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[Copy testimonial from the late CAPTAIN WEBB.]

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M. WEBB.

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H. J. FITZGERALD.

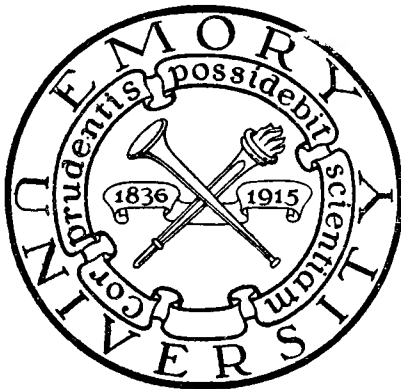
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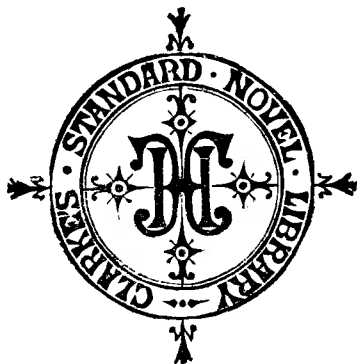


# FORMOSA:

*The Life of a Beautiful Woman*

BY THE AUTHOR OF

ANONYMA—SKITTLES—ANNIE—KATE HAMILTON—LEFT HER HOME—  
THE LADY DETECTIVE—THE BEAUTIFUL DEMON—DELILAH—  
SKITTLES IN PARIS—LOVE FROLICS OF A YOUNG SCAMP—  
AGNES WILLOUGHBY—INCOGNITA—THE SOILED DOVE.



LONDON: CHARLES HENRY CLARKE

7 GOUGH SQUARE, FLEET STREET.



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# F O R M O S A.



## CHAPTER I.

### PLUMPTON RECTORY.

THE Rev. Henry Murdock lived at Plumpton Rectory, enjoying one of those comfortable sinecures which only the English Church supplies. Including the Dissenters, who were rather more numerous than usual, he had but two-hundred-and-fifty parishioners, and his income from his living was twelve hundred a-year.

If there had been much to do, he would have employed a curate; but as there was not, he went through his duty in a humdrum sort of way, and occupied himself chiefly in bringing up his son and his daughter.

Plumpton was on the banks of the Thames, and Robert the son soon became a rowing man.

He was sent to Eton, and destined for Oxford, as his father wished him, to take orders, when his university career was at an end.

His sister Mary was a charming girl of an angelic disposition, who was fond of ministering to the people in the parish regardless of their persuasion, and believed in going to heaven as much by good works as by faith.

The Rev. Henry Murdock was not what is called a sporting parson, for at the age of five-and-forty he had outlived all desire for violent exercises in the field or on the river; but he could talk of what he had done, and he inflamed his son's imagination by tales of rowing exploits on the Isis and the Thames. At nineteen Bob Murdock, as his friends delighted to call him, was fit to go up to Oxford; that is to say, he had been coached by his father during the six months he was at home, after leaving Eton, and it was considered more than probable that he would matriculate.

"I don't care a hang," said Bob, "about taking a degree; but I should like to be a few years at college."

This remark was made one evening in September, after dinner, at the vicarage, when Mary Murdock and her mother had retired to the drawing-room, leaving the parson "over his port." Bob had started a pipe. It was against his father's will, but Bob had already learnt to rebel against that.

"I am sorry to hear you talk about not caring for your 'Greats,' Bob," replied the Rev. Mr. Murdock, rather more gravely than was his wont.

"Why, pater?" asked Bob.

"Because every man of average ability ought to pull through."

"I think I shall go in for athletics when I get up to Oxford," continued Bob, refilling his handsome meerschaum pipe with the best Maryland returns; "you know I was in the boats at Eton, and I think my form is good enough for the Eight."

"Wait till you see what you can do in the Torpid races," said the parson, with a sly smile. "Kissing does not go by favour in rowing matters at Oxford, and you won't get a seat in the Eight if you don't deserve it; take my word for that."

"What did you do when you were at Oxford?" asked Bob.

"O, not much! My college was never at the head of the river, we were always getting bumped; but physical force is not, I assure you, my dear boy, the great end of human existence."

"I hope it is," answered Bob.

As he spoke he got up, stretched his stalwart limbs, and looked at himself in the glass.

He was a splendid specimen of a young man: tall, well-made, robust, inclined to make flesh, good-natured as to the expression of his face, rather than handsome, for he was slightly devoid of intellectuality.

"You are a fine fellow, Bob," said his father, eyeing him with pride.

"O, I don't know, pater," answered Bob; "there are heaps of fellows as good as I am; but I flatter myself I can row, and I shall go in for boating."



"To the exclusion of everything else?"

"Well, I sha'n't be a reading man altogether."

"Surely you will pay some attention to the cultivation of your mind. Remember that you are intended for the Church."

"I don't like it," answered Bob doggedly.

"Ah, you will in time! Your mind is not yet matured, and you will think differently in a few years. Your uncle, who is Bishop of Swampshire, has promised me a fine living, and you must not neglect the main chance."

"I think the army will be about my form," remarked Bob after a pause.

"Will you get a thousand a-year in the army, sir?—tell me that!" said his father in some irritation.

"I don't say I shall; but I shall get congenial occupation, and that is everything; besides, what do I want with money? Didn't my grandmother leave me twenty thousand pounds, which no one can help my having at the time I am one-and-twenty?"

"Certainly, that is true enough; and I think it is a misfortune that you should have been left that money," answered Mr. Murdock, refilling his glass with prime old port of Sandeman's vintage—1828.

"It will relieve you," said Bob dutifully.

"I'd rather give you an allowance out of what I have. It is not much, goodness knows; but I would rather do so than see you the master of a certain amount of capital at a dangerous age."

"What are you afraid of?"

Mr. Murdock did not answer.

"Do you think I shall go ahead?" continued Bob.

"I am afraid you will make a fool of yourself," was the reply.

"*Absit omen!*" observed Bob, with a laugh; adding, "never mind, I will promise you one thing—"

"And that is—?" asked his father curiously.

"I will try not to disgrace you or do myself any harm."

"I know you will try; but the thing is, will you be able to act up to your resolutions? However, to Oxford you must go next month, and take your chance, as thousands of other men have done before you. If you go wrong, it won't be for want of lecturing from me."

Bob smoked on in silence; and when Mr. Murdock had finished the bottle, he rose and said:

"Shall we join the ladies?"

"I'll be after you in a moment, directly I have done this pipe," exclaimed Bob.

"That is just like you, always selfish. Would not your mother and sister be glad of your company, when your time at home is so short?" said Mr. Murdock reprovingly.

"O, I can't be bothered. It is such a bore to talk to women one takes no interest in."

"Pray be more cautious in your expressions. I cannot allow you to make use of such observations when your mother and sister—your best and dearest friends, as well as your nearest relatives—are the

people concerned. I am ashamed of you," said his father, with more asperity than he had yet evinced.

"I beg your pardon," answered Bob. "I did not mean it in the way you take it."

"At all events you have a very coarse and objectionable way of expressing yourself."

"You run along," said Bob in a patronising tone, "and I'll be with you directly. I must finish this pipe, so that's all about it."

Mr. Murdock went away, shaking his head. He was much displeased, and muttered to himself as he went upstairs, "I fear me that lad will go wrong. He is especially wanting in veneration."

When Bob was alone, he took a letter from his pocket, and began to read it. It was from an old Eton friend named Surrey Harlowe, a man very well connected, but not particularly well-off. He had been a year at Oxford, and was eagerly expecting his old companion's arrival.

In his letter he said he was coming back from Switzerland, where he had been on a tour, and should have the pleasure of looking Bob up at the rectory.

"I wonder how the old people will take it," said Bob aloud. "Surrey Harlowe is a fast fellow, I know, and they may have heard of it. If they won't take him in here, he must go to the pub. in the village. That is the only place I can think of putting him up at. I wish my father wasn't a parson. It's a great hedge, I think, to have a father a secular

swell. He must be more conversant with the ways of the world."

A light footfall was heard on the floor, and Bob, having just broken off his soliloquy, turned round.

"Mary, my dear," he said with a yawn, "you might have spared yourself the fatigue of a journey to the dining-room, because it is absolutely impossible that I can leave this armchair until I have finished this pipe."

"Excuse me for contradicting you, Bob; but you are wrong for once in your life," answered his sister.

"If I am, I will forgive you for your want of consideration in disturbing me in the middle of my third pipe."

"Your third! O Bob, you ought to be ashamed of yourself! Anybody would think you were the grandest of Turks. But listen to me. Amy Patteson has just come."

"The deuce she has!" cried Bob, throwing down his pipe on the table, to the utter destruction of a dish of grapes.

"And she is going to stay to tea."

"All right. I'll be with you in half a minute. Cut upstairs, Molly, and tell them so. Who's with Amy, though?"

"Only her mamma."

"The old dragon!"

"For shame, Bob!" said Mary Murdock reprovingly.

"There is nothing that disgusts me more," continued Bob in a tone of great annoyance, "than to see a young and pretty girl cart her mother about with her. I'd put a stop to such an iniquity by Act of Parliament."

Mary Murdock laughed, and said, "Shall I say you will be up directly?"

"I will come with you," he answered.

Emptying his glass of claret, he got up, and accompanied his sister to the drawing-room.

Miss Amy Patteson was the daughter of a solicitor, residing and practising in Plumpton; and Bob, with the precocity of a young man, fancied he was in love with her. They had not been engaged; but everyone in the village said it would be a match some day, and he rather thought so himself.

She was a very pretty fair girl, as amiable as she was beautiful, and about his own age. Mary Murdock knew very well that Amy Patteson liked her brother, because they were bosom friends, and Amy had confided as much to her.

Bob immediately placed himself by Miss Patteson's side, after shaking hands with her mother, and inquired what brought her to the rectory so late.

"We have been playing croquet at the 'Lawn,'" she replied; "and mamma would look in."

"O," he exclaimed, "who was there?"

"A few men from the Military College. Very nice fellows," replied Amy, who had a dash of the coquette in her composition.

"It is a wonder you could tear yourself away," said Bob pettishly,

"It was getting dark, and you know one cannot play croquet in the dark."

"I wonder I was not asked."

"You so seldom go out when you are," rejoined Amy, "and people think you are so busy reading."

"Smoking, you mean," said Mary Murdock, who overheard this last remark. "I don't think Bob does very much reading."

"What do you know about it?" interposed Bob almost rudely.

"I see more of your inner life than you think," replied his sister.

"It is not much to your credit to give your brother a bad character," he said.

"I don't believe all I hear," observed Amy Patterson, with an affectionate look.

"Ah! it does not matter," said Bob; "I shall be going away soon."

"Where?"

"To Oxford."

"O, yes—I heard," said Amy, casting down her eyes.

"Then you and Molly will have to get somebody else to run down."

"That won't be difficult with the rising generation of men," said his sister with a laugh.

"Don't be too severe, Mary," observed Mrs. Murdock, who was sitting close by.

"I don't think young men can be worse than

girls of the period," said Bob; this time rather savagely.

There was a pause. The girls did not want to make him lose his temper, of which there seemed some probability.

"Shunt the old girl," said Bob, breaking the momentary silence, "and come for a walk in the garden; there is a beautiful moon. Will you, Amy?"

"No, thanks; not now," she answered.

"Sing a song, then."

"Yes, if you like. What shall it be?"

"O, anything. I don't care. All songs are alike nowadays. Tennyson or Claribel, I suppose."

So Amy went to the piano and sang a song, which was very sentimental; but it did not bring tears into Bob's eyes, although its burden was a sorrowful plaint of a weeping and confiding maiden who was separated from her lover.

Civility compelled Bob to talk a little while with Mrs. Patteson, and the two girls got together.

"Isn't Robert altered, Molly dear?" said Amy.

"I think he is a little," was the reply.

"I wonder why."

"O, he is full of going up to college, and thinks himself a man before he really is one, I suppose. He does not mean any harm, though he is rough occasionally. It is a characteristic of young men now, to avoid showing feeling at anything if they can help it."

Amy Patteson sighed.

Soon after tea her mother rose, and they took their leave.

Bob saw them home, and took advantage of an opportunity which occurred in a dark part of the road to give Amy a kiss.

"Bless you, my darling!" he said.

"Will you forget me, Bob?" she asked.

"When?"

"When you are at Oxford."

"Never. I shall always think of you."

"Always?"

"O yes. You are my first love, Amy, my pet," he answered affectionately.

"You have made me so happy," she said. "I was beginning to—to—"

"Think I didn't care for you, eh? Was that what you were going to say?" he exclaimed, helping her out of the difficulty.

"Yes," she murmured.

"What nonsense!"

"May I tell mamma what you have said?"

"If you like— Better not though, on second thoughts. We are young yet, and it won't do to engage ourselves."

"If you love me, Bob, you love me well enough to say you will marry me when we are old enough. I cannot understand you," said Amy in perplexity.

"Amy," exclaimed Mrs. Patteson.

"Yes, mamma."

"Where are you? This road is so dark, and



you walk so slowly. Pray try to keep up with me."

"I shall see you to-morrow," whispered Bob, "and then we can talk."

"It is for you to talk to me. I can say nothing more," she answered, hastening on.

During the remainder of the short journey she was silent, and Bob had to make himself amiable to her mother, which he did not care about; and he was heartily glad when they reached the house in which the Pattesons lived, and he could light his pipe on the way back.

## CHAPTER II.

SURREY HARLOWE.

"I HOPE you have no objection to an old Eton man giving me a hail," exclaimed Bob the next morning at breakfast, and addressing his father.

"Who is he?" asked Mr. Murdock, laying down the *Times*, in which he was engaged in reading an account of the proceedings of Convocation.

"A capital fellow. Surrey Harlowe. He is at Trinity, and knows I am entered at Brazenose, and shall go up next term."

"Is he coming here?"

"Yes. I have a letter from him to say he will be down, if he does not hear from me to put him off."

"To stay?"

"Why, yes. He would scarcely think of coming down for the day," answered Bob.

"I really don't know what your mother's arrangements are, but I have no objection, if she can accommodate your friend," said Mr. Murdock.

"Thanks!" exclaimed Bob, delighted. "I knew you would meet me half-way in a thing of this sort."

Mr. Murdock smiled; and the best bedroom was,

in the course of the day, got ready for Mr. Surrey Harlowe.

Bob telegraphed to his friend to say that his people and himself would be delighted if he would spend what spare time he had with them; and the following day saw his arrival at the parsonage.

Mr. Harlowe was a handsome well-dressed man, without much mind. You may meet dozens like him in any London drawing-room during the season. He dressed remarkably well; and this weakness of his for dressing did no injury to anyone but the tailor he employed, for he was not a good hand at paying—not because he had not money enough to pay his debts if he liked, but because he objected to do so “on principle,” he said, and chose to spend the money in other ways.

Bob met him at the station, and he held out his hand in a languid sort of manner, saying, “How do?”

“This is kind of you,” exclaimed Bob.

“No kindness in it, dear boy. I thought I should like a change; something truly rural; and here I am. Very good of you, though, to take me in.”

“Will you walk?” asked Bob. “Your traps can be sent on.”

“Hate walking. Is it far?” asked Harlowe.

“About a mile.”

“I’ll try. If I faint by the way, I suppose we can beer?”

“O yes. We shall pass several pubs.”

"Don't mind going into country pubs. Rather fun, country pubs. Don't you think so?"

"Now and then. I have one I go to occasionally in the village. The landlord is my pater's tenant."

"Good idea, that. Put the screw on and raise his rent, if he doesn't sell good liquor."

"He's got a lease, though," said Bob with a laugh.

"O, in that case you must submit to be poisoned. But tell me all about yourself, and what you have been doing since you left."

"Not much. Vegetating down here, and doing sums and things with the governor. I'm to matriculate next term."

"So you said in your letter. It will be a lively change for you," said Surrey Harlowe, adding, "Any pretty girls down here?"

"A few. Amy Patteson is the best of the lot," answered Bob, blushing.

"Like a peony," said Harlowe, looking at him steadfastly. "I say, Bob, old fellow, that tells a tale."

"Of what?"

"Love at first sight."

"Mind it is not your case, because you will stand no chance," replied Bob, casting off his temporary sheepishness.

"Is the fair Amy a slave to your superior attractions? I wish I could fall in love; it must be a pleasant sensation; but I have not yet met the sort of girl I should care to sigh for."

"You've plenty of time ; I began early," replied Bob, laughing again.

"That's good, considering that I have the advantage of you by at least three years. You are improving ; and if you go on like this, you will do for the army, though I believe the Church is your destination."

"Not if I have my own way."

"Which you will certainly, or I am mistaken in my estimate of your character and disposition."

"It does not depend upon me," said Bob.

"On whom, then ?"

"My father."

Surrey Harlowe laughed.

"What is the joke ?" inquired Bob.

"It is rather amusing to hear a fellow talking about his father exercising an influence over his future career. I have no father ; but if I had, I should take very good care that he minded his own business, and left me to mind mine."

"Is not his son's profession part of a father's business ?"

"Certainly not ; he has no right whatever to interfere in such a delicate matter. This is a free country, and every man ought to do as he likes."

"That is the doctrine of free agency, or let every tub stand on its own bottom—not a bad idea in its way," replied Bob, one of whose greatest failings was to agree with almost anything his friends advanced or asked him to do.

"Whereabouts is this place of yours?" asked Harlowe.

They had been walking along a dusty road all this time, and Harlowe was getting thirsty. We may remark, in a parenthesis, that this was a very frequent failing of his.

"What place?" inquired Bob innocently.

"The imbibing crib you spoke of. It is an awful pull to your village."

"Here we are. The 'Best Crew' it is called; I don't know why; there is very little racing down here, and we have never got as far as a mild regatta yet."

"Does your father set his face against it?"

"No; it arises from a want of energy in the parishioners: there is no go in them."

"You are not High?"

"In what?"

"Pious things—Bible, church, candlesticks, vestments, and all that kind of thing."

"O dear, no; we rather verge upon the Evangelical; but the governor prides himself upon not being decided. He can give a little each way, if pressure is put upon him, without hurting his conscience."

"Elastic man," said Harlowe.

They entered the "Best Crew," and Bob led the way into a rustic sort of parlour, with a few wooden chairs, a sanded floor, prints of rowing men on the walls, and a few cases of large fish and rare birds

stuffed, displayed on brackets. There was no bell ; so, sitting in a chair, Surrey Harlowe placed his heels on the table, and began to make a horrid din, which quickly brought the landlord, who wondered what the kicking meant.

“Waiter, bring me a drink,” said Harlowe.

“This is Mr. Thames Ditton, the landlord,” Bob explained.

“I don’t care who he is ; I want a drink,” answered Harlowe, with his feet still reclining elegantly on the table.

“What sort of drink, sir ?” inquired Mr. Thames Ditton.

“Potass-water and curaçoa.”

“Don’t keep neither,” answered the landlord, with a delightful confusion of negatives.

“In that case, bring the mild ale of the country, in the foaming pewter.”

Mr. Ditton went away to execute the errand, and Harlowe, who had been observing him narrowly, said, “What a low-looking scoundrel !”

“He has been a fighting man, I believe,” replied Bob ; “but you should see his daughter.”

“What’s she like ?”

“A very fine girl. She will most likely bring the beer in.”

Mr. Thames Ditton was certainly an ungainly brute to look at. His face had suffered considerably in more than one pugilistic encounter, and he had that thick-set hangdog sort of appearance which,

when supplemented by a sullen demeanour and repellent manner, is not at all calculated to win the favour of the beholder. That such a man as this should have a pretty daughter was a somewhat remarkable fact; it was nevertheless true. Polly Ditton was the handsomest girl that the country could produce for miles round; and Bob's praise was not at all exaggerated or undeserved. If Harlowe had not made the infernal din he did, Thames Ditton would not have thought of attending upon the customers, as he went through life on the principle of never doing anything that he could get done for him; and he was very consistent in this fixed resolve. As Bob had predicted, Polly did bring in the beer, and Surrey Harlowe was so struck with her features, that he gazed with a rude intensity at her, which brought a flush to her cheek.

When she had set the glasses down and taken the money, she retired, and Harlowe exclaimed, "By Jove, you're right—she's a gem, Bob!"

"Yes," answered Bob, thinking of Amy Patten; "she's not bad; but nothing wonderful, after all."

"I don't know; I'll back my experience against most men's, and I say she's superb," persisted Harlowe.

"Shall I pour out the liquor?"

"If you will."

"I knew you would say so."

"Why?"



“Because you’re such a lazy beggar,” answered Bob, pouring out the amber-coloured ale.

“Devilish fine !” said Harlowe as he put down the glass.

“What, the beer ?”

“No, the girl,” replied Harlowe, whose thoughts ran in one direction.

## CHAPTER III.

### POLLY.

POLLY DITTON was one of those graceful creatures who exemplify the poetry of motion. There was grace in her every movement. She was dark, and her hair was as glossy as a raven's wing; but with all this her complexion was as white as alabaster. Though above the average height of a woman, and splendidly made, her hands, feet, mouth, and ears were small.

She well deserved the praise that Surrey Harlowe, no mean judge of women, passed on her.

"She is going to be married, I believe," said Bob Murdock, after she had left the room.

"To whom?" asked Harlowe.

"O, some working fellow; an engineer, I think, in a factory near here—a hop-o'-my-thumb sort of man, about half her size. What the attraction is, I don't know. Isaac Poole is his name."

"She will soon shunt him when she gets a gentleman to notice her," was Harlowe's comment on this information.

"Possibly."

After drinking the beer they had ordered, Harlowe got up, and said : "Let us stroll on."

When in the road again, Bob attempted to take his friend's arm, who gently disengaged it, saying, "Don't buckle to ; it's so hot ; besides, it is not good form to hang on."

"Isn't it ? I know nothing, living down here. I'm out of the world."

"Well, you are, rather," replied Harlowe with a glance of compassion.

"I shall be glad to get away. I've been reading hard too. Are you a reading man ?"

"Not I," answered Harlowe with supreme contempt. "I'm going into the army ; and a lot of Greek and Latin will be of no use to me. What do I want to read for ?"

"I don't think I shall bother about going in for honours," said Bob reflectively.

"You're an ass if you do. I suppose you have a boat down here."

"O yes, two. Are you fond of rowing ?"

"I like the river, if that is what you mean ; but I don't care about the exertion of rowing."

"I do, and will row you as far as you like. I think we shall make you jolly while you stay down here ; that is, if you are not difficult to please."

A woman's dress rustled behind them, and, turning round, Surrey Harlowe exclaimed : "There is our divinity of the beer-shop. Speak to her !"

The next moment Polly Ditton was close to them; and Bob said :

“Good-morning again, Polly. Where are you off to in such a hurry?”

“Nowhere in particular,” she answered, with a look at Surrey Harlowe, which he returned with interest.

“Do you generally take purposeless walks?” he asked.

“No ; I usually have an object.”

“I thought as much, and I will lay a sovereign you are going to meet your sweetheart. Am I right?”

A deep blush suffused Polly Ditton’s face.

“How do you know I have one?” she said.

“All good-looking girls have ; and you ought to have a dozen. I wish I might be one,” replied Harlowe, with a look that burned into her.

“You are a stranger,” she said.

“My friend here will answer for me. I am awfully steady, and by no means a general admirer of the fair sex.”

“I don’t like men who are too steady,” observed Polly, walking along with them, but keeping on Bob’s side of the road.

“Why not?”

“O, I don’t know ; fancy, I suppose.”

“I’ll change my mode of life at once,” said Harlowe. “I’ll become fast.—Bob, tell me what I can do to be considered fast down here. Miss Ditton says she hates anything slow. What shall I do ? Is

running away with another man's wife the proper thing."

"That would not recommend you to me," answered Polly.

"Wouldn't it? Then all the wives in Plumpton shall be sacred in my eyes from this hour."

"Flirt desperately," suggested Bob.

"O, Mr. Murdock. Fancy you saying such a thing!" said Polly, affecting to be shocked.

"It is not a bad idea," said Harlowe; "and I will begin with you, Miss Polly. Have you any objection to a mild flirtation?"

"That depends," she replied.

"On what?"

"The man chiefly."

"I don't think I am a bad hand at that sort of thing. You may safely take me on trial," he continued, twisting his moustache.

"Have you had any practice?"

"O yes, lots. Why do you ask?"

"Because it would be a bother to have to teach you the—"

"The rudiments of the art, eh?"

"Yes," answered Polly, laughing

"Very well; take me, as I have suggested, on trial; and if you don't like me, throw me over. When shall we begin?"

"O, there is no time like the present."

"Well said, Polly, my little dear!" cried Surrey Harlowe. "You are a girl after my own heart. 'Pro-

crastination is the thief of time,' they say; therefore, we will not put off till to-morrow what can be done to-day. Take my arm, Polly, and let me whisper soft nothings in your ear."

"No, thank you ; I am very comfortable where I am ; and I don't like whispering in the first stage of courtship."

"Well said again. The eyes of censorious villagers would be upon us; and you have a reputation to lose."

"Who told you so?" she asked.

"My friend, Bob Murdock. He knows everything."

"Excuse me, he doesn't," replied Polly. "He doesn't know that Miss Patteson went out walking this morning in the fields with one of the college gentlemen."

Bob started, and turned pale.

"I say," said Harlowe, "if that is a true bill, the matter must be inquired into. I can't have your feelings, Bob, trifled with."

"O, she may walk with whom she pleases," replied Bob with affected carelessness. "I don't care two pins. What is Amy Patteson to me?"

Harlowe made Polly Ditton a sign to go on ; he rather enjoyed his friend's discomfiture.

"I hear there is to be a pic-nic in a few days, to which Mr. Murdock is not to be invited. His father does not wish him to go out, as he ought to attend to his reading," Polly went on.

"Thank you. I have done all the reading I intend to do for some time to come; and if the governor thinks he is going to make a fool of me, he is greatly mistaken."

"This is a declaration of independence," laughed Harlowe. "Make a note of the date, Miss Polly; and in future the emancipation of the serf shall be celebrated on this day, with the usual festivities in public rejoicings."

Suddenly Polly exclaimed :

"Good-morning ! I must run away ; I can see someone coming whom I should not like to meet while I am with you."

"Is it the dear Isaac ? If so, follow the commendable example of Jacob, and make a sacrifice of him."

"What do you know about Isaac ?" inquired Polly, blushing again.

"Everything."

Polly cast a reproachful glance at Bob, who she knew must have been chatting about her private affairs.

"Never mind," she continued, "I like Isaac better than—than anyone else in the world."

"Say in Plumpton, and I will believe you, because your sphere of action is circumscribed, and you have not much choice," said Surrey Harlowe ; "though, on consideration, I cannot wonder at a woman falling in love with a man with a scriptural name like Isaac. It is so nice to abbreviate. The diminutive is charm-

ing—Ike, and Ikey; so deliciously suggestive of the Hebrew race. He might say, ‘Thou hast called me thy Ikey in moments of bliss.’ How nice! Dear good Isaac, fortunate man! How I envy him his Polly!”

“You are very rude, sir,” cried Polly, almost crying with vexation. “I don’t like you for it.”

“Yes, you do, Polly. You will like me all the better. I am your candle, and you are my fluttering moth. If you don’t behave yourself properly, I shall have to singe your wings.”

“Good-day, Mr. Murdock,” said Polly; and, with a spiteful glance at Surrey Harlowe, she tripped away, and turning down a lane, was soon lost to sight.

“How wild I made her!” said Harlowe; “she is as mad as she can be.”

“It was a shame to tease her so,” replied Bob.

“Not at all. She will think all the more of me for it. The great thing when you want to engage a woman’s affections is to make her think of you.”

“And do you want to make her like you?”

“Why not?”

“I told you she was engaged, and she as good as admitted it herself.”

“What’s that got to do with it?” asked Harlowe, elevating his eyebrows in surprise.

“A great deal, when you are guided by the established code of morality; but very little, I suppose, to a man of the world like yourself.”

“By Jove! you’re right. I like the girl, and



Isaac may go to—to the Antipodes, for what I care.”

Bob was silent.

“I can see that such a course of conduct shocks you because of its novelty. Brought up under the wing of a parson, I am not surprised that it should be so; but you will find, when you make a start in the world, that the most difficult thing you will have to do will be to unlearn.”

“What?”

“O, a heap of things. You are a firm believer in female virtue, are you not?”

“Yes,” replied Bob.

“Well, that’s mistake number one. Perhaps that will be one of the first things you will unlearn.”

“Don’t you think,” said Bob, “that it would be very foolish of you—that is to say, a man in your position and of your education—to go and marry a girl like Polly Ditton, how ever clever she may be?”

Harlowe laughed.

“Who spoke of marrying her?” he asked.

“I thought you—”

“Nonsense!” interrupted Surrey Harlowe; “what a child you are! I shall be doing the girl a favour by rescuing her from her engineer; some vulgar fellow, as a matter of course, who will get drunk on a Saturday night, and perhaps knock her down and jump on her if she ventures to remonstrate with him on his brutality.”

“I have such confidence in Polly Ditton’s virtue,

that I don't think you will make much progress in that quarter," said Bob.

"Thank you for the information," said Harlowe; "but my experience and knowledge of women induces me to differ with you."

"I should not like to be as cynical as you are."

"It will come in time."

"What will?"

"Cynicism."

"Why?" asked Bob.

"You can't help it. You don't suppose you are going through life gushing over with sentimentality like a young curate, do you?"

"I don't know that I gush," said Bob deprecatingly.

"Yes, you do," answered Harlowe decisively.

"Is it a fault?"

"It won't do for the army."

"I'm rather in favour of half-measures, and, in my opinion, you rather over-do the thing."

Surrey Harlowe laughed.

"Wait a while," he said; "and when I have concluded my intrigue with Miss Polly, we will resume the conversation."

"When will that be?"

"O, in six months or thereabouts. These things are in their very nature transitory, and never last long."

"How do they end?"

“Generally in tears and sobs, and half-a-crown a-week,” answered Harlowe, who was decidedly a cold hard-hearted cynic, or, at least, wished to pass for one.

## CHAPTER IV.

### UP AT OXFORD.

WHEN term commenced, Bob Murdock found himself the occupier of a set of rooms at Brazenose College, Oxford.

He was delighted with the change in his life, and gave himself up to athletics to the exclusion of hard reading. The classical tripos had no charms for him. He had matriculated by a fluke more than by actual knowledge and real merit.

His ignorance was neither greater nor less than that of many of his contemporaries, who also belonged to the new school to which Kingsley has given the name of "muscular Christians."

He became a boating-man, and speedily distinguished himself. Eton always sends the best rowing-men to the Universities, and Bob Murdock was spoken of at an early period of his college career as a likely choice for the Eight.

Surrey Harlowe was one of his chosen companions, for he got into a fast set; and when it became known to the discounters in Oxford—which it soon did—that he would have 20,000*l.* when he was of age, he

was overwhelmed with applications from people who wished to lend him money. The allowance his father made him was liberal, and should have been sufficient for all his wants; but the facilities which were given him for running into debt were too great to be resisted, and he went on recklessly, regardless of the future.

"You know, my dear fellow, or you ought to know," said his friend Harlowe, "that the great thing is to go the pace."

"But it's the pace that kills," argued Bob.

"Sometimes. Still youth is the season for enjoyment."

"I don't think you are infallible," said Bob.

"Why not?" asked Harlowe.

"You make sure of things before you have accomplished them."

"Ah, yes; I know to what you allude. But in human affairs we must always make allowance for that wretched slip betwixt the cup and the lip. I told you that Polly Ditton should be mine; that is the phrase, is it not? Well, she would have fallen before the force of my persuasive eloquence if—"

"You did not think of the 'if.'"

"Yes, I did. No man ascribes more importance to the part chance plays in the affairs of men than I do," answered Harlowe.

"Yet you were beaten."

"Granted, but by an accident. Who could tell that my father was going to be taken ill and die, and

leave me a thousand a-year? Who could tell that the little minx, confound her! would marry that infernal engineer, and go up to London, and live nobody knows where?"

"I cannot help feeling glad that Polly escaped you," said Bob.

"Because, perhaps, you have an undercurrent of tender feeling in her direction."

"Not that I am aware of."

"Men do not always know their own hearts."

"Well," said Bob, "you must try and forget Polly, and find some new subject for your conquering power. Are you coming to my rooms to-night?"

"Have you a wine-party?"

"Yes."

"Who will be there? I don't want to meet nobodies."

"Only the old set—Walkley, Faversham, St. Bede, Pole, Dickenson, and Septimus May. You recollect Walkley at Eton, don't you?"

"An awful sap, wasn't he?—always reading."

"Yes; he is a very promising man. Did you hear of his speech at the Union last night?"

"No; these things don't interest me," answered Harlowe.

"I was there, and I can safely say I never heard anything finer in my life. He will be an ornament to the House of Commons some day."

"What was the subject?"

"The ultimate object and present teaching of the Manchester political school."

"Did Walkley propose it?"

"No. He is a Tory, and followed the opener: speaking against the Whigs or Radicals, if you like that best."

Surrey Harlowe yawned.

"I see my conversation does not interest you," said Bob.

"I must confess it does not. The Manchester School may go where they want to send the country, for all that I care."

"Where is that?"

"To the devil!" answered Harlowe, with another yawn; adding, "Hand me over your weed-case."

"It is empty. But the box is on the mantel-piece."

"Thanks," said Harlowe, stretching out his hand and helping himself.

After smoking a little while he exclaimed:

"I can't help thinking of Polly. What are the odds, Bob, we don't see her in town some night when we are knocking about?"

"In town?" repeated Bob in astonishment.

"Certainly. She is sure to get tired of the engineer and turn him up. Then what is there before her but a loose life?"

"I hope not, most sincerely."

"It does not matter to me one way or the other; but will you bet?"

"Against such a contingency? Yes."

"Very well. I will take you for a couple of ponies even."

And Surrey Harlowe entered the bet, as follows, in his note-book:

"November 12th. Laid Murdock an even fifty that we should meet Polly Ditton knocking about town the next time we were up in London together."

"With such a father as she had," resumed Harlowe, "I expect she was heartily sick of her life at home."

"Shouldn't wonder," said Bob.

"Perhaps that made her bolt with the engineer?"

"Perhaps," answered Bob, who was in a laconic mood.

"Polly Ditton," soliloquised Surrey Harlowe, smoking placidly. "There's a name to start in the world with! My idea is that every loose woman ought to be christened, like a race-horse."

"Not a bad idea."

"Most women who compose the army of Laïs and Phryne spring from the dregs of the lower middle class—delightful phrase that, isn't it? They have ugly names; and knowing the value of a good name, they change their plebeian patronymics, and Miss Snuggins will appear as Greville Howard, Miss Sukey Praggars as Looney Trevellian, Miss Sally Wogg as Sissy Maynard, and so on. I could amplify my examples, but it is too much bother."

"I understand what you mean," said Bob.



"Am I right?"

"I daresay you are. I can't say positively, for I have very little experience in such matters. My time has to come, and I do not doubt, under your able tuition, that I shall take high honours in the School of Vice, of which I may say you are, from your own account, a bright ornament."

"Am I to take that as a compliment?"

"I meant it for one."

"If you were satirically inclined, I should doubt the truth of what you say; but as you have little or no sarcasm in you, I will believe you for once in a way."

"What name would you give Polly now, if you were to stand sponsor at the second baptism?"

"It would be a baptism for those who are of riper years. Total immersion in—"

"Champagne?" suggested Bob.

"Very likely. I think Shimpaney the most appropriate liquor. I should incline to something classical—something that would convey no particular meaning to the vulgar, but which would be eloquent to the man of refinement and education."

"Such as—"

"Formosa, for instance."

"Formosus, formosa, formosum; adjective feminine, isn't it?"

"Yes."

"When translated meaning fair, beautiful, handsome. *Vide* Ainsworth, and other compilers of dictionaries."

"Very good, sir, as an examiner would say. By the way, was it you who was asked the other day about one of the great reformers, the morning star of the Reformation, who died Vicar of Lutterworth, and answered that he was the editor of the *Morning Star*, and died Vicar of Wakefield?"

"No," replied Bob, laughing, "I am not so bad as that. The story reminds me of that of the man who was asked about the history of Jezebel, who said, 'She went up into the topmost story of a high tower; and they said unto her, Come down; and she incontinently fell forward headlong, and they picked up of the fragments ten basketfuls.'"

"I shall christen Polly," said Harlowe, whose thoughts continued to run in the same direction, "Formosa."

"Yes. Know all men henceforth by these presents, that one Polly Ditton shall be called Formosa; and—"

"That I will not be answerable for any debts she may in future contract in my name. Signed, Surrey Harlowe."

"Witness, Bob Murdock," supplied Harlowe with a smile.

At this juncture Bob's scout came in with a card, and handed it to his master.

"Someone to see you, sir," exclaimed the man.

"Ask him into the passage, and let him wait," answered Bob.

"What does the gyp. say?" inquired Harlowe.

"Some fellow wants to see me. Colonel Sketchley is the name on the card. I don't know him."

"Give it me. Thanks."

Surrey Harlowe looked at the card, and said,

"I have heard of this man, and if I were you I would not touch him."

"What is he?"

"A cent-per-cent man."

"O!" said Bob.

"He has been in the army, I think; but he is no more a colonel than I am. He was kicked out for some dirty work or other, I don't exactly know what; and I will say, without any fear of the law of libel, that he is the most consummate thief in London or Oxford. He has ruined heaps of men."

"Shall I tell him to go?"

"No; have him in for the fun of the thing."

"But after what you have said—"

"Forewarned is forearmed," answered Harlowe. "I tell you he is a scamp, and that I wouldn't find him; you have nothing to fear now you know him. Do you want any money?"

"Yes, as it happens, I do."

"Then I'll take you to a safe man, and that will be all right. But have this man in, we will chaff the beggar."

Bob went into the passage, and seeing someone standing there, said,

"Will you come in, if you please?"

The person thus addressed entered, and, taking

off his hat, bowed, and stood still near the doorway. Bob had resumed his seat, and was lighting a fresh cigar.

"Good-morning, Sketchley. You and I have met before," exclaimed Harlowe.

"Very possibly," answered the Colonel. "I am known to most of the young gentlemen at this ancient seat of learning."

"Yes. It is the *young* gentlemen you go in for spidering. That is very well put."

The Colonel smiled.

"You had me once for fifty; but I'll take precious good care, Colonel, you don't do it again to me or any of my friends," continued Harlowe.

The Colonel was a tall, well-dressed man of gentlemanly expression, with a mild cast of countenance. There was a certain amount of cunning to be discerned in his face, but he was neither violent or brutal.

"You will have your joke, Mr. Harlowe," he said.

"O! So you do remember me, you vampire; well, that's something in your favour. Sit down and take a weed. My friend here wants some money."

"Gentlemen who know you, sir, usually do," replied the Colonel, sitting down and accepting a cigar.

"Why, you thief of the world, do you mean to insinuate that I play into your hands?" cried Harlowe.

"No, sir. I'm not your form. Harrison and Levey are more in your line—O yes, far and away."

"There's a villain, Bob; but hear what he has to say. I can kick him out afterwards."

"Will you be good enough to explain the nature of your business with me?" said Bob, who had not got his friend's facilities for badinage.

"I thought perhaps I might offer you some money on very reasonable terms, sir."

"On what security?"

"Your own—purely personal—unless Mr. Harlowe likes to jump up behind. I would not have accepted him last term; but since a late melancholy event which has taken place in his family, I am willing to go on again and do business."

"Confound your impudence!" exclaimed Harlowe.

"No offence, I hope, sir; none meant," answered the Colonel mildly.

"What do you charge?" asked Bob.

"A mild ten per cent, sir, to you," replied the Colonel; "you see you are young, and not deep in yet, and we can afford to let you have cash cheap."

"Just to encourage him," said Harlowe.

"Exactly."

"Then I will take good care, as I said before, that he does not borrow a shilling from you."

"As you please, sir. If the gentleman is under *your* influence, of course it will be a difficult task to open up negotiations; but I don't mind laying you odds that I have his name in my books between this and midsummer."

Surrey Harlowe was silent.

"You won't bet, sir?" continued the Colonel in the same calm equable tone.

"Not with such a fellow as you; I should not get the money if I won."

"It might go off the old debt, Mr. Harlowe. You know I have your acceptance for—"

"You dare not sue me on it," interrupted Harlowe angrily, "because you know deuced well you swindled me out of it."

"If there was a swindle, Mr. Harlowe, you stood in to some extent; and since the poor gentleman who drew the bill has gone through the hoop, why, who should I look to but you?"

"I tell you what it is, Sketchley, if I have any more of this subdued impertinence from you, I'll wring your neck."

"My dear good sir," said the Colonel, still calm, quiet, and equable, "do not, I beg, excite yourself."

Surrey Harlowe was red in the face with passion. There was something in former transactions of his with the bill-discounter which the latter presumed upon, and which he was not at all anxious his friend Murdock should understand.

Rising in a hurry, he opened the window, and then the door.

"Now, then," he said in an imperious tone, "be off! There is the door, and there the window; take your choice. By God, you shall go out one way or the other!"

Taking up his hat, the Colonel bowed politely to

Bob, and continued, "I am afraid, Mr. Murdock, that I have timed my visit unfortunately; but I will seize an early opportunity of calling upon you again, and hope the honour may not be long deferred."

After this, he went away, edging backwards towards the door, and keeping his eye steadily fixed upon Harlowe, as if he feared a sudden attack in the rear, which might have the undesired effect of quickening his movements.

When he was gone, Harlowe said, "That is, without exception, the coolest blackguard I ever met with."

"Very cheeky," answered Bob; "though not exactly cocky."

"No; you can't make him get out of his uniform lickspittle, jog-trot way"

"Do you know him?"

"A little. He once robbed me of 50*l.*, and now he insults me because I expose him wherever and whenever I meet him," answered Surrey Harlowe, throwing away his cigar, which he had suffered to go out during his recent excitement.

## CHAPTER V.

### FAST LIFE.

IN spite of the strong warning which Surrey Harlowe gave his friend, Bob Murdock did borrow a few hundreds from "Colonel" Sketchley, tempted by the easy terms he was offered; and there was something in the man's manner which he found so engaging—for he had been a gentleman at some period of his existence—that he did not dislike his company. He had even gone so far as to play a game at billiards with the Colonel, at a place in a street running out of the "High," and was not annoyed with himself when he lost five-and-twenty pounds to the astute Colonel.

At these rooms he met a friend of the Colonel's from London, who was known as Vampire Dick. This suspicious title even did not disgust Bob, who drank with the fellow, and admired the clever way in which he handled his cue and knocked the balls about.

A year passed, and Bob thought himself a thorough man of the world.

He was now twenty, and in a year's time would



be the possessor of 20,000*l*. It is true, he was slightly in debt; but he only owed altogether, including tradesmen and discounters, a couple of thousand, and looked upon that as a mere fleabite. He was very anxious to visit London, which he intended to do in the coming winter and spring, and had agreed to go to Switzerland in the summer with two of his friends, Lord St. Bede and Mr. Pole.

Surrey Harlowe was going to Sweden with the Marquis of Barkenham, who had a yacht, and thought that salmon-fishing was the one great end of human existence.

As the Marquis was glad of Surrey Harlowe's society, paid all expenses, and did not object to lend him a "monkey" when he wanted it, we may conclude that it was a very good arrangement for Bob's "friend, philosopher, and guide."

"I should infinitely have preferred a trip with you somewhere, old fellow," exclaimed Bob one day in his room, just before the "long;" "but as you are so pleasantly booked, of course, it is out of the question."

"I fear so," said Harlowe. "I am, as you know as well as anyone, always ready to sacrifice myself on the altar of friendship; but I cannot throw Barkenham over."

"I do not ask you to do so."

"It would be all the same if you did," said Harlowe.

"That is one of your brutal speeches," Bob said in a tone of remonstrance.

"I am afraid I am brutal sometimes."

"I know it."

"I hope the knowledge is both profitable and agreeable."

"Neither one or the other."

"Make the most of it, though," said Surrey Harlowe.

"Why?"

"Because it is the only real knowledge you have."

"You are always saying something disagreeable," cried Bob in a tone of annoyance.

"I wonder you tolerate me."

"So do I."

"Cut me."

"I think I shall next term."

"Do it now, or I shall take the initiative," said Harlowe, putting on his hat and walking towards the door.

Bob ran after him.

"What a fellow you are!" he said; "I was only chaffing."

"I don't like such chaff."

"I apologise. It sha'n't occur again."

"Good-morning," said Harlowe.

"O, if you must go away in a huff, all right; I daresay I can manage to exist without you," answered Bob, who thought that he ought to stand upon his dignity.

Without another word, Surrey Harlowe walked out of the place.

"It is absolutely necessary to snub fellows occasionally," he said to himself as he descended the stairs; "it is the only way to keep them civil."

Colonel Sketchley did not live in Oxford; he had an office there, but his head-quarters were in town.

Vampire Dick was a lieutenant of his, and he employed him to do his dirty work. The man was tall, thin, and had a certain manner about him which showed that he had met gentlemen, if he was not accustomed to good society. He was great in the Haymarket, and was well acquainted with all the night-houses, the keepers of which used him as a decoy. He was an adept in using the "bonnet," which was a "cover," or thing shaped like a half-crown, and made to go over a coin, so that he could not lose in tossing. The "bonnet" represented a head, and he placed it over the tail of a half-crown, so that if the person he was tossing with cried a head, he took the bonnet off; if a woman, he left it on; and when he tossed men who frequented night-houses for money or half-a-dozen of champagne, he always contrived by this means to win.

The Colonel invited Bob to call upon him at his London offices, which were in Jermyn-street.

"If ever you should be in want of money, sir," he said, "give me a look-up at my town address, and you shall have a cheque at once. Never mind what Mr. Harlowe says. I am as square as he, and will treat you as well as anybody in the profession."

Bob promised so to do, and started soon afterwards, with Lord St. Bede and Mr. Pole, for Switzerland.

He said to St. Bede :

“ I can’t stand going home ; it is so awfully slow.”

“ So I should think. You have nothing but the river at Plumpton ?”

“ Nothing, except croquet.”

“ O, you have that everywhere, but that get’s a bore. Who cares for croquet for the sake of the game? If there are no pretty girls one cares about, it is preferable far to sit at home and smoke.”

“ So I think,” said Bob.

Colonel Sketchley congratulated himself upon his success with Robert Murdock ; he had designs upon him, which the following conversation with Vampire Dick will, to some extent, explain.

The two were in the habit of frequenting a public-house in the Haymarket where there was a smoking-room, and during the intervals of business there they were always to be discovered.

This sort of men always have a favourite tavern where they spend all their spare time, and some that they have not to spare. They live in taverns, and do their business there, to some extent.

It was evening, and they had a bottle of wine and two glasses before them.

“ I think, Ashley”—Ashley was Vampire Dick’s real name—“ that we have done pretty well with this young fellow,” said the Colonel.

"Which one?" asked Ashley, who was in doubt as to which victim his superior was alluding to.

"Murdock."

"O, yes. I know now. But is he worth the trouble?"

"Yes."

"I don't see it. He will only have 20,000*l.*, and some of that's anticipated," said Ashley.

"I know that," answered the Colonel. "But I have a scheme."

"O, that is different," answered Ashley, who had the greatest respect for the Colonel's "schemes."

"He's a capital oar, and, as far as I can judge, there is not a better in the whole 'Varsity."

"What then?"

"Next year he will row in the eight, and the year after that, if he stays, he will be stroke."

"Well?" ejaculated Ashley.

"That's my game."

"I don't tumble," replied Ashley, who was still in the dark.

Colonel Sketchley smiled in that peculiar Mephistophelean manner which was all his own.

"The time will come when I shall lighten your darkness. Just now I don't choose to do so, because there are some things which ought not to be divulged to one's bosom friends," he said.

"You generally tell me everything."

"You shall know all when the time comes; not

now. What's the good of showing one's hand to anybody prematurely?"

"That's right enough," answered Ashley. "But I might help you."

"In what way?"

"To elaborate the scheme."

"I don't think so."

"I might have an idea," said Ashley.

"It would be the first, then, that ever got into your head without my putting it there."

"Two heads are better than one."

"Sometimes," replied the Colonel, who was still incredulous. "I will back my little headpiece, however, against any ten others you like to bring."

"Keep your secret. I don't want to know it," said Vampire Dick sulkily.

"Stop pumping, then."

There was a pause, during which each emptied and replenished his glass, refilled his pipe, and started again, as it were, all things being equal.

"Who's this new woman who goes about?" began the Colonel, looking at his confederate.

"There's a lot of new ones. Is she fair or dark?" asked Vampire Dick.

"Dark."

"Big rather, and well put together?"

"Yes."

"With a rather off-hand manner?"

"Yes."

"O! I know who you mean," exclaimed Ashley.

"She's likely to go, I think. She calls herself Polly Something or other, and you can see her at Toney's any night in Panton-street."

"I want to meet her," replied the Colonel.

"That's easily done. I'll make that all right for you," said Ashley.

"We shall have some gentlemen up in town after Christmas, and I think Mr. Murdock would like to see a little fast life."

"What a sham it is!" said Ashley.

"Life's all shams. I am a sham, and you're another," remarked the Colonel; philosophically adding, "They like it."

"Who?"

"Young gentlemen. You don't catch the old birds knocking about."

"Because they have been through the wood."

"You're right, Dick," said the Colonel; "they all do it sooner or later. If a man doesn't make a fool of himself when he is young, he's sure to do it when he gets old. We've got to live on fools, and I'd rather have a young than an old one to deal with."

"So would I, ever so much," replied Ashley. "But what is your game with this young Murdock?"

"That's my idea."

"You won't tell me?"

"Not yet. There is plenty of time, and I have not fully matured it yet."

"Stand another bottle, Captain, and I won't ask you any more questions," said Ashley.

This Sketchley did without any further persuasion, and was left in peace to develop his great idea.

In the mean time, Bob Murdock returned from his continental trip vastly improved. His mind was enlarged, and he was all the better for widening his experience of men and things.

Lord St. Bede, who had been one of Bob's companions, was a little fellow, and had a good idea of steering. He was selected to perform that important office for Oxford in the annual inter-University match, while Bob was offered an oar in the eight.

He accepted it with pleasure, and at Christmas told his father that he was honoured beyond his deserts, and should probably row stroke if it was not found on trial that there were better men than he.

The first words he uttered, after returning home from Oxford at the expiration of Michaelmas term, were :

"I'm a choice in the eight, and I tell you that before asking you how you are, because I thought it would please you."

"So it does, my boy," answered the Rev. Henry Murdock.

"I congratulate you, Bob," said his sister.

"Thanks, Molly dear," he answered.

"And I," said his mother. "I hope, Bob, all this rowing won't interfere with your studies."

"O, you're always grumbling, mater," growled Bob. "I wasn't cut out for a reading-man; and it is my firm opinion that the men who read hard under-



mine their health, and don't live so long as those who take proper and healthy exercise."

"There is something in that — there *must* be something in that," answered Mrs. Murdock, thoroughly convinced.

Like Tristram Shandy's mother, she was not a good hand at an argument, and would go round like a weathercock before each speaker, the one who spoke loudest sending her round the quickest.

Bob passed Christmas at the parsonage, and soon afterwards received an invitation from his friend Alfred Pole, who had been one of his continental travelling-companions, to spend a week or two in town.

Pole had left Oxford, and was a student in the Temple, having chosen the Bar as his profession; and he offered Bob a bed in his chambers, which the latter gladly accepted.

He had a fight with his father, though, before he gained a reluctant permission. The parson was averse to his spending his time in London.

"I am sure," he said, "you can employ what little time you have left before Hilary term begins more profitably than in going up to town; read a little Homer with me."

"No, thank you. I am old enough to go to London without leading-strings, and I am sure I shall not get into any mischief," replied Bob.

"God grant you are right; but I—I don't think I am right in allowing you to have your own way in this matter, Bob.

"Chance it for once," said Bob with a laugh.

"If you meet my remonstrances with vulgar ridicule, there is an end of the matter. Throw off my authority, and—"

"No, no ; I did not mean that," interrupted Bob.

"You meant that or nothing, sir."

And, so saying, Mr. Murdock went out of the room without any further remark ; and this was the first serious quarrel between Bob and his father.

The result was that Bob had his own way, and he went to his friend's chambers in the Temple, which were at the top of the house, commodious and well furnished. They looked out upon Garden-court, and had an excellent view of the fountain which throws up its refreshing waters perennially.

Pole was delighted to see his friend, and made him welcome at once.

"So you have gone in for work at last," said Bob, looking round at a couple of cases containing law-books, which were paraded on the wall.

"That does not follow," replied Pole.

"But ocular demonstration—"

"May lead you wrong for once. Those books are sent in, because it is the proper sort of thing for a law-student to have books of reference and text-books ; but I shall only keep the lectures. I have plenty of money, and just adopt a profession to conciliate the prejudices of my family."

"I see," cried Bob, sitting down.

"You have chosen a jolly time to come to town. I can show you a little life," said his friend.

"Fast or slow?"

"O, fast, of course. You have it slow enough at home, do you not?"

"Usually. It was tolerable enough when Amy Patteson was there. You remember what I told you about her, do you not?"

"Yes, I think I do."

"She has gone away with her father, who has gone into partnership with a solicitor in another part of the country, and I hear bad accounts of her."

"In what way?" asked Pole.

"O, it is a garrison town, and she flirts with all the officers."

"Really!"

"Consequently I have not answered her last two letters, and there is a breach between us."

"Bridge it over. In an affair of the heart you ought not to be too hard upon the offender. Perhaps she does not mean any harm, or you may have been misinformed."

Bob shook his head.

"Perhaps," he said. "But the overtures for peace and reconciliation shall not come from me."

"In fact you feel desperate, and you want to dissipate a little," suggested Pole.

"Precisely," said Bob eagerly. "That is just what brought me here, combined, of course, with a strong wish to shake you by the hand once more."

There was a knock at the door of the chambers.

"Shall I go?" said Bob.

"No, thanks. In the absence of my laundress—they call the old women who attend upon us in the Inns of Court laundresses—I always answer my door unless I sport my oak, which I ought to have done on this occasion, to enjoy a quiet chat with you."

He went out of the sitting-room, and returned presently with a younger man than himself, though somewhat like him.

"My brother," he said, "and a great scamp."

"Thanks for the addition," said the younger one.

"I may tell you, Mr.—"

"Murdock."

"Mr. Murdock, that I am only a scamp because I am a clerk in the War-office; and as I have the misfortune to be a younger brother, my income is miserably small, and my pressing necessities often compel me to borrow from Alfred, who has been favoured by nature, and well endowed with the good things of this world."

"Don't make a speech, George. It won't help you, because I hate speeches; and if you bore me, I shall get into a bad temper."

"That will be nothing new," replied George, throwing himself into a chair, after going to a bureau and helping himself to some cigars which he knew were in a box there.

"Why not?"

"Because yours is the most beastly temper of any-one I know. Ask you for a couple of sovs. and you fly out at one like a bargee."

"You are an ungrateful young vagabond."

"That's right, call names. You know I want something, and dare not retaliate."

"You come here, and smoke my cigars."

"Yes, I do."

"And help yourself."

"Yes. I know where they usually live, and help myself to save you the trouble of doing the honours," answered George coolly.

"You see I am engaged, George," said his brother, "and I really do think you might have the decency to go away and call another time."

"If you tell me to go, I suppose I must. But it is very hard that the only brother I have, and the only relation in fact that I have in town, should turn me out."

"What do you want?" asked Alfred Pole.

"Give me a fiver, and I'll go."

"I haven't got it."

"If you want five pounds, I shall be very happy to lend it to you," exclaimed Bob, addressing Alfred Pole.

"He doesn't want it. He's got heaps of money, only he's like a Jew, and keeps it in a bank. If he would give me an open cheque I could get it changed, perhaps, with a good name on the back. They would take it at any of the night-houses, I know."

"You young rascal!" said Alfred Pole, who could not help smiling.

"May I transfer my offer of a temporary loan to you?" said Bob.

"Certainly you may. Don't feel a bit shy about it, I beg," returned the War-office clerk, with his usual impudence.

"Don't do anything of the sort, Murdock," exclaimed Alfred Pole. "He does not deserve it. I lent him ten pounds only two days ago, to prevent him, he said, being turned out of his lodgings."

"That's true enough," said George.

"What have you done with the money, sir?" demanded his brother sternly.

"I say, Mr. Murdock," exclaimed George with a laugh, "fancy asking a fellow what he has done with a tenner! Why, when a man gets on the loose, it's gone in no time. I melted it the night before last."

"I shall give you no more, and perhaps my refusal will teach you to be more careful in future."

"Not a bit of it. Don't refuse on that account, Alfred, old boy," hastily exclaimed George. "Starving me out will never bring about a reformation."

"Tell me what you want money for?"

Bob had opened his purse, in which he had plenty of money, and awaited the answer of the young scapegrace to this question.

"I'm going to meet a woman, and take her to the Argyll," replied George.

"Then I'll see you bothered before I'll let you have the money," said his brother.

"You can waste enough tin on your own fashionable vices," retorted George. "I saw you the other night at Cremorne, standing champagne in the room like one o'clock. I'll write home and tell the guvenor how you read for the bar, Mister Alfred; you see if I don't."

"Do what you like."

"Won't you part? Do, there's a brick."

"Not a rap."

"All right," said George with a sigh. "I must rush Phillibrown."

"Do what?"

"Rush Phillibrown for a couter. He's always good for that."

"Who is he?" inquired his brother.

"Engraves my cards. A good old sort. I'll tell you how I do it. I go in to his shop in an awful hurry and say, 'Phillibrown, I want a sovereign.' 'Yes, sir,' replies Phillibrown, putting two fingers in his waistcoat pocket. 'Will one do?' He doesn't always say that, you know; but when he does, I generally say, 'Well, on second thoughts, you may as well let me have two. It will be all right to-morrow, or you can put it down in the account and I'll square up with you at the end of the quarter.' So Phillibrown parts like a lamb. I'll show you how I do it, Mr. Murdock. You stand up by this chair as if you were

behind a counter, and I'll come in and rush you. Remember you're Phillibrown."

George Pole retreated a few steps, and advancing quickly, exclaimed:

"Phillibrown, I want a sovereign."

Bob good-humouredly put his hand in his pocket and produced one, which he handed to George.

"That's all right so far," he said. "But you must go on and say, 'Will one be enough, sir?'"

"But Phillibrown does not always say that."

"No, that's true."

"It is time to put a stop to this nonsense!" exclaimed Alfred Pole; "you have extracted a sovereign from Mr. Murdock, and deserve to be prosecuted for obtaining money under false pretences."

"Do you think so, Mr. Murdock?" asked George, holding up the sovereign.

"Certainly not. Your brother is only joking. Here is another. I am very happy to be your creditor. When shall I call at your office to be paid?" replied Bob.

"When you like. I can give you an I O U now if you wish it; only amongst gentlemen a man's word is generally considered sufficient."

"Don't mention it."

"As you are so accommodating, perhaps you would not mind taking a kite I have in my pocket, and giving me a cheque for it. I assure you, it's as good as the Bank, and it is a guinea to a gooseberry about its being met."



"Thank you, I am not professional, although I have just assumed the *rôle* of a money-lender," answered Bob stiffly.

"O, don't be put out. It does not matter. I shall have to fall back upon Poleaxe Brothers," replied George, lighting a fresh cigar. "They do all my discounting—that is, my good paper—all my duffing bills I negotiate at the West-end, with a confiding firm of wine-merchants, lately embarked in business, who don't mind holding over for a consideration. I like new men."

Both Alfred Pole and Bob laughed. There was something very amusing about George, who was a most precocious young fellow for his age, which was barely one-and-twenty.

"If you can spare the other sovereign, Mr. Murdock," he continued, "you may as well let me have it."

"With pleasure," answered Bob, giving it him.

"Thanks. You're a brick. I will do as much for you some of these days if you are hard up, and give me a hail at the War-office."

"I shall certainly not forget you if I get into difficulties," replied Bob.

"Phillibrown may rest now for a day or two. I generally give him a turn once a week. I believe he hates to see me come into the place; but he can't stand against me. There is no resisting my 'Phillibrown, I want a sovereign.'"

"May I ask if you treat Poleaxe Brothers in the same way?"

"O, dear no ; quite a different style altogether. I ask to see Tubal Poleaxe—they're awful Jews, you know—and I say, 'Mr. Poleaxe, I have brought you a bill, which is beyond suspicion ; and you will oblige me by discounting it, as usual, at the Bank rate.' 'You're joking,' Poleaxe replies. 'Not at all. I don't mind springing ten per cent over the rate ; but if you make any bother about it, I shall pay it into my bankers, though I would rather not, as they are choked up a little at present.' So Poleaxe Brothers part like lambs."

"They all 'part,' as you call it, like lambs," remarked Alfred Pole.

"Yes ; they can't help it," answered George. "It's a way I've got. I'm a splendid financier, and ought to have gone into trade. All the fellows I know say I can get money when nobody else can."

"Now you have got what you want out of us, I suppose you will go."

"I shall hook it directly. Have you got any liquor ?"

"There is some wine in the cupboard."

"I don't like wine I don't know. Wine must be very good if I drink it. Who's your merchant ? If he is at all doubtful, I'd rather have beer."

"Then you'll have to fetch it. There is none nearer than the Essex Head," answered Alfred Pole.

"It is not worth fetching. I'll wait till I get outside. By the way, are you fellows going to knock

about to-night ; if so, we may run up against one another. I told you I was going to take a woman to the Argyll, didn't I ?”

“ I think you did favour us with that important piece of information,” answered Alfred.

“ You need not chaff. You always make a dismal failure when you attempt it. If there is any fun or satire in the family, I think I have monopolised it.”

“ You have all the impudence, if that is what you mean.”

“ Thank you for the compliment,” answered George.

“ Please do go. You're a great bore,” urged his brother. “ If you don't, I shall be strongly tempted to shy a Blackstone at your head.”

“ Better put the contents in your own, old boy !”

“ Will you go ?”

“ Not under a sovereign.”

“ He takes me for his friend Phillibrown !” exclaimed Alfred Pole. “ Never mind,” he added, “ here is a sovereign. I give it you to get rid of you ; and if you had any shame in your composition, you would never come here again.”

“ Unfortunately for you I haven't,” replied George.

He rose, and taking a handful of cigars, filled his case and then his pocket.

“ Good-bye, Mr. Murdock. I am very happy to have made your acquaintance,” he said.

“ So I should think, under the circumstances,” remarked his brother.

“Alfred, you’re a beast,” rejoined the young hopeful. “I have often told you so, consequently it is no news. The circs. have been propitious; however, that has nothing to do with my regard for your friend Mr. Murdock, who is the first gentleman I have seen you with for some time. You are improving. Ta, ta!”

Waving his hand lightly, he walked out of the room, and left the two friends laughing at his consummate effrontery, which Bob had never seen matched.

## CHAPTER VI.

### ON THE LOOSE.

ALFRED POLE took Bob to a favourite place of his in the neighbourhood to dine, and after that they went back to his chambers to smoke a cigar and drink a cup of coffee, which the laundress had carefully prepared for them.

"I suppose we must make a night of it somewhere," said Pole.

"I suppose so," answered Bob carelessly.

"Will you leave it to me?"

"Yes ; I am in your hands."

"That is all right. I think I know my way about town as well as most men, though that infernal one-o'clock act has taken the life out of all the places ; they are not what they used to be."

"Are they not?"

"O no. I can't go back very far, but I know enough to be able to tell you that everything is altered. However, I have no doubt we shall be able to kill time till 'daylight doth appear.'"

"We will try, at all events, if you have no objection," said Bob.

"I! None in the least," answered Pole. "I

rarely go to bed early, and generally knock about somewhere."

They started about ten and went in a hansom to the Argyll, which was just beginning to fill. Bob, who had never been to a casino before, was delighted. The music, the men in evening dress—they were in evening dress themselves—and the women, pleased him immensely.

Going upstairs into the gallery, they heard someone exclaiming at the foot of the stairs, "It's all right, Myers. You know me. I can see some of my friends up there."

Presently a man pushed his way through the crowd, and touching Pole on the shoulder, said:

"How are you? Been long in town?"

"Not long," answered Pole drily.

"Lots of people about. See you again presently," said the man, going on.

"May I ask who that is?" inquired Bob.

The man he alluded to was tall and stout, not too well dressed, having plenty of assurance, and seeming in his element at the Argyll.

"You puzzle me rather," answered Pole. "He is some fellow who knows the cent-per-cent men. I have seen him with friends of mine, and he is generally anxious to get you to stand something to drink, or to let him borrow some money for you."

"Why?" asked Bob innocently.

"Because he gets a commission from the discounter to whom he introduces a good bill, and some-

thing in addition—say two and a half—from the borrower.”

“O, I see; rather a profitable game.”

“Very much so. Our friend has been under a cloud lately, I think. Here he comes back again. I believe he frequents places like these to meet old friends, for he has been in a large way of business as a commission-agent, and fast men are generally to be found here or at other similar haunts.”

“Very much like a loose woman looking for her living,” suggested Bob.

“Admirably put,” answered Pole. “Very much so. Here comes our friend. I suppose we shall have to liquor him up, as he seems to have been unsuccessful in his search for clients.”

“Ah! here you are again. Told you we should meet,” exclaimed the person Pole alluded to.

“Yes. We are fixtures for the present, Mr.—upon my word, I must apologise for forgetting your name.”

“Fynde—Harry Fynde. Everybody knows me, and I know everybody. Suppose we have a drink.”

“Certainly.”

“This way. You must pay for it this time; I’ll pay next. Haven’t got any change.”

“A frequent failing of yours, isn’t it, Mr. Fynde?” said Pole.

“Sir! what do you mean?” cried Mr. Fynde irately. “Do you want to insult me? D— your drinks! I wouldn’t find you, sir.”

"You can please yourself."

"You insult me," continued Fynde. "I wouldn't pick you up in the street, sir. I wouldn't have you as a gift. I wouldn't drink with you if you were to offer me the Bank of England."

"Come along, Bob," said Pole, taking his friend's arm and turning round.

"Stop a moment," cried Fynde. "Perhaps I was hasty."

"It is a matter of the most perfect indifference to me, my good sir, whether you were or not," answered Pole.

Fynde, being prepared to eat the leek, did not shrink from the task, and said:

"Well, I will reconsider my harsh determination. Let us have the drinks. I am rather hasty, but it is soon over with me, and I thought you wanted to insult me. I've been rather down lately, and when a man is down, you know, he is more apt to take offence than he is at other times. I meant nothing. What will you have? I'll pay for it."

"Some champagne, I think," answered Pole, who accepted his apologies, more to get rid of him and his importunity than anything else.

"All right. Can't have anything better. Waiter, a bottle of Roederer—*carte blanche*. Is Roederer too sweet for you?"

"Rather. I should prefer dry Moet."

"All right. Here, waiter, cancel that Roederer, and order some dry Moet," exclaimed Mr. Fynde,



who appeared thoroughly at home when ordering anything to drink.

When the wine was brought, he leant over to Pole, and said :

"Just lend me a skiv, can you, till to-morrow ? I only came out with some silver, and did not think you were going in for fiz."

Pole handed him the sovereign, and they finished the bottle, when Fynde got up suddenly, and exclaimed :

"Back directly. There's Graham of the 12th ; must speak to him."

But it happened that they waited ten minutes, and saw nothing more of Mr. Fynde.

"Hang the fellow," said Pole, in a tone of annoyance. "He asked us to drink ; I lent him a sovereign to pay for it, and now he has hooked it without doing so."

The waiter came up and removed the empty bottle and glasses, saying :

"Bottle of Moet ; twelve-and-six, sir. Waiter, sir. Thank you."

"I suppose that is what your brother George would call 'rushing' you," said Bob, as they strolled on.

"Don't mention him," replied Alfred Pole, with a gesture of disgust.

"He's your brother, though."

"I sometimes wish he wasn't. Change the subject, if you don't mind."

Bob was at all times compliant, and he did as his friend requested him without a murmur.

"I thought we should have seen some men we know," he said.

"There is an Oriel man. What is his name? Faver-sham."

"Talking to the women?"

"Yes. He gave me a nod. Devilish fine woman that one on the off side is too. Wonder where he picked her up," said Pole.

"I wish we could see Surrey Harlowe; he is a capital fellow for anything of this sort," observed Bob.

"It is rather early everywhere yet. Let us go to the Alhambra for a quarter of an hour."

"With all my heart."

They quitted the Argyll, and though the distance from one place to another was short, drove in a cab to the Alhambra.

Paying again to go upstairs, the first man they met, outside a bar talking to another man, was Mr. Fynde.

There was no escape for him, as he was face to face with Pole before he could attempt to dive into the crowd.

The man he was with was a gentlemanly-looking fellow, who seemed rather anxious to get away.

"O, here you are again! I lost you—knew you would turn up somewhere. It's a fatality in knocking about to meet people," exclaimed Fynde.

"Yes," replied Pole drily.

"Now you have found some new friends, I will stroll on," said the man Fynde was with.

"Don't go yet ; I'll introduce you."

"For God's sake, don't ! I don't want my name shouted all over the place," whispered the unhappy man.

But Fynde was determined that he should be introduced ; and when that was the case, escape was impossible, and immediate publicity the inevitable consequence.

"Mr. Pole, an Oxford man reading for the bar ; my friend Captain Bannister, second battalion of the 10th Foot."

"Only lieutenant," said Bannister ; "you make everyone captain."

"Never mind. Up on leave from the camp, and mouching about after the petticoats," concluded the garrulous commission-agent.

The two men bowed.

Fynde leant forward, and said to Pole, "You don't happen to want that sovereign just now, do you?"

"Well, I do, as it happens," answered Pole, who was mischievously inclined.

"Ah, that's a bore ; I've just lent Bannister—Captain Bannister, I introduced you to just now—half a skiv, poor devil, clean pumped dry ; and standing drinks and weeds has reduced the balance. Are you really short?"

"Awfully."

"Friend and self?"

"Both of us."

"I can get a cheque changed, I think. Have you got a blank cheque in your pocket? Harry Nichols, of the Café Riche, will do it for *me* in a moment."

"I don't carry cheques about with me," replied Pole.

"Then I don't see how the difficulty is to be got over. It does not matter; deuced awkward, though. Ah, there's my brother! Heard me speak of my brother, haven't you? He's the swell of the family, and he'll give me a fiver, to get rid of me."

"Is it the man coming this way?"

"Yes; he'll be here in a minute; don't move. You just hide me; if he saw me, he'd bolt. What's he knocking about in town for, I wonder?"

"Does he not live in town?" asked Pole.

"O, no; he's in the Rifle Brigade. I don't want to offend him, because he's going to take offices for me."

Presently a well-dressed man, of gentlemanly appearance, came up, and Mr. Fynde exclaimed, "How do, Jim?"

Mr. James Fynde was petrified, and pulled up short immediately.

"Upon my word, Ernest," he said, "I never saw such a fellow as you are. You seem to live in these places, and on the platform of the Charing-cross railway-station. In the daytime you drink in the

refreshment-room at the station, and at night you dissipate in such places as these. What is to become of you, I don't know."

"Part a fiver," said the commission-agent. "I'm all right; my affairs were never in a better condition than they are now. I shall make three hundred and fifty pounds to-morrow. It's done; I saw the lawyer about it to-day."

"I have no money for you. Come to my hotel to-morrow, and I will talk to you. This is very sad."

"I'll stick to you, Jim, all the evening, if you don't part something," persisted the imperturbable Mr. Ernest Fynde.

Putting his hand in his pocket savagely, the captain in the Rifle Brigade, from Aldershot, handed his good-for-nothing brother a sovereign, and, without a word, passed on.

Ernest Fynde put out his hand and stopped him, saying, "Have a drink, Jim, before you go."

"No; and don't call me Jim in that familiar way. I hate to hear men call each other by their Christian names," replied the captain.

"Just one; it won't hurt you. You have shown me up pretty well before my friends here.—Captain Bannister, of the 10th; Mr. Pole, a barrister of the Middle Temple, my brother, Captain Fynde, of the Rifle Brigade."

"Do, for goodness' sake, leave off!" said Captain Fynde in a tone of disgust; "you will always give

people their full titles: anyone would think you compiled the *Army List* or the *Court Guide*."

"What will you drink?" asked his brother.

"A po-tass water and gin," replied the captain, laying a great stress on the first syllable.

The imbibing over, Ernest Fynde said to his brother in a low tone, "You pay for these drinks, Jim. I don't want to break bulk; and if I change the couter you have just given me, it will soon go."

The captain did so with a subdued murmur; and, wishing him and his friends good-night, went on.

A few minutes afterwards, another man the commission-agent knew came up, and said, "Hallo, Fynde, I have just met your brother, and asked him if he had seen you lately."

"What did he say?"

"He told me he thought you had gone to China in the opium-trade, as he had seen nothing of you for twelve months."

"Well, I don't know; he's just stood drinks to me and my friends. He's a curious fellow," said Fynde. "I'm not swell enough for him, and always rush him for money; he does not like it. By George, there's Bloxam of the Guards! Meet you fellows again somewhere; must see Bloxam."

Mr. Fynde rushed away, elbowing his path through the crowd vigorously, in pursuit of a friend, real or imaginary.

"Can we have some supper?" asked Bob, as they sauntered backwards and forwards in the gallery.

"Are you peckish?" said Pole.

"A little inclined that way. I should like some tomatoed cutlets, or a grilled fowl with mushrooms."

"Those are stock dishes at all night-houses; let us go and explore the hidden recesses of Panton-street. But first I should like to go to Barns's, in the Haymarket."

"*Te duce*, I am satisfied," answered Bob.

Another cab put them down at a public-house chiefly remarkable for the brilliancy of its gas, and the luxuriant hair of its many barmaids, who, bedecked in somewhat tawdry finery, made themselves as showy as possible, and were themselves satisfied with the glitter. If they failed to prove attractive, the wife of the proprietor stood alone, amidst her attendant nymphs, through one distinguishing peculiarity. She endeavoured to cram as many rings on each finger as the finger would hold, and the effect was grotesque in the extreme. At the back of the tavern was a room, with a bar about two-thirds of the way up, and behind that again were seats or divans with small tables. Into this retreat only the elect were admitted.

The young men walked to this bar, and looking over, Pole was astonished to see his brother reclining on the velvet cushions, with one arm round the waist of a little fair woman, who was diligently sucking sherry-cobbler through a straw.

"There is George!" exclaimed Alfred Pole.

"So it is," replied Bob.

"I don't think he has seen us. Let us go. He will only be a worry."

"If you like."

But quick as they were in turning, Master George was quicker, and springing up with a jerk, which sent table, sherry-cobbler, and all to the ground, exclaimed:

"Come round here. They know me here. I can introduce you into the magic area behind the bar."

"So it seems," answered Pole.

"Won't you come?"

"Not now; we haven't time," said his brother.

"Where are you sloping off to? It's a guinea to a gooseberry you're up to no good. I should like to stag you about from place to place."

"Good-night," said Alfred.

"No you don't," exclaimed George, rushing round. "I can't afford to let you go without standing drinks. It isn't good enough."

He seized his brother by the arm before he had got to the door, and said:

"We must have a liquor together."

"That is all you think of," answered Alfred.

They returned to the counter, and the barmaid nearest them exclaimed:

"What will you have?"

"The usual thing," replied George.

And in a minute champagne glasses were placed before the three, and the big bottle with the familiar shape opened for their behoof.



The little fair woman had put the table straight, and been supplied with another cobbler, and which she sucked away quite as diligently and with as much apparent delight as she had done at the other which George Pole had so ruthlessly upset.

"What do you think of my little woman?" asked George.

"Something new, isn't she? I never saw you with her before."

"You're right, sir," replied George.

"Where did you pick her up?"

"I got her out of a bonnet-shop in Tottenham-court-road, and am gradually introducing her to the mysteries of a fast life. She's very quiet, and takes kindly to sherry-cobblers, on which she gets calmly screwed."

"Won't you ask her to have some champagne?"

"No, thanks. She's got a cobbler, and she's happy. I shouldn't get her home if she mixed her liquours. You can pay for a couple of cobblers if you like, and she'll have them when you're gone."

Alfred Pole laughed.

"You'll get into trouble if you don't take care, some of these days," he said.

"I'll chance that."

Paying the waiter, Alfred again took leave of his brother, who resumed his place by the side of his charmer, singing as he once more put his arm round her waist:

"Act on the square, girls,  
Act on the square ;

Leave off your chignons,  
And wear your own hair.  
Act on the square, girls,  
Above board and fair."

He broke off abruptly, and the two friends, as they were leaving the place, heard him say, in a solicitous tone :

"It's finished its pretty drinks ; won't it have another cobbler, then ?"

There was a responsive murmur.

"Here, Jack," continued George, who was on familiar terms with all the waiters, "bring Tibby another cobbler, and mind you ice it well."

They both laughed, and Bob said, when they got outside :

"What a funny fellow your brother is !"

"I am afraid he will go wrong," replied Pole. "He is having what he calls his fling ; but he will smash up in the War Office sooner or later, and then I don't know what we shall do with him."

"He has talent."

"Rather too much. If he were less clever, he'd have more chance of doing some good ; that is paradoxical, but it's true. It is quite possible to be too clever."

"So it is," answered Bob ; adding, "Where are you going ?"

"To Coney's, a place I know. It's just twelve, and the night-houses are open. You said you wanted some supper, didn't you ?"

"Yes."

“Come along with me, then.”

They crossed the Haymarket, and walked along the right-hand side of Panton-street, until they came to a door before which an evil-looking scoundrel was standing.

This was a night-house, and the man was the porter.

## CHAPTER VII.

### THAT INFERNAL ONE-O'CLOCK ACT.

THE porter inspected them, and finding the inspection satisfactory, telegraphed to an attendant inside by pulling a bell, and the door was opened.

They passed into a large room, with a bar in one corner, and tables and divans placed here and there. A waiter inquired what they would like to take; and Pole ordered supper.

Bob looked round him, and found about a dozen people besides themselves in the room.

Standing before the bar were a man and a woman. Suddenly he exclaimed:

"By Jove! there's Surrey Harlowe and—yes, it must be—Polly Ditton!"

"Who's Polly Ditton?" asked Pole.

"A Plumpton girl."

"Plumpton?"

"Yes; where I come from."

"O! I understand."

"Fancy Polly being here," continued Bob, lost in astonishment.

"What is there odd in it?"

"She went away to get married."

"Well," said Pole, "perhaps she got tired of conubial bliss. Her high expectations may not have been realised."

"And Harlowe with her too!" continued Bob, who certainly was amazed at what he saw.

Presently he got up and said:

"Will you excuse me a moment? I must go and speak to them."

"All right," answered Pole, smoking a cigar.

Bob got up and walked to the bar.

"How are you, Harlowe?" he exclaimed.

"Murdock!" exclaimed Surrey Harlowe, who up to this time had not noticed him.

"Another old friend," said Polly, holding out her hand.

Bob shook it heartily, and had an opportunity of observing her closely.

She was much improved. Her dress was most expensive, but unexceptionable in taste; and she wore a profusion of diamonds and jewelry which must have cost a large sum of money.

"Permit me to introduce you to Formosa," exclaimed Surrey Harlowe.

"O, you have not forgotten our conversation at Brazenose?"

"Certainly not. We have discarded the plebeian Polly for ever, and Formosa is now the heroine of the day."

"Or night?"

"I stand corrected. Will you have some simkin?" said Harlowe, pouring out some champagne.

"Thanks."

Bob turned to Polly.

"You must forgive me if I ask you a few questions," he said.

"If they are not impertinent," she replied, with a smile which showed her white gleaming teeth.

"May I ask where the engineer is?"

"At the bottom of the sea."

"Nonsense!" he ejaculated.

"It is a fact. I shunted him three months after our marriage, and he went to sea as second engineer on board an Atlantic steamer, which, I am happy to say, foundered."

"And Ikey?"

"Went down with her."

"A happy release, wasn't it, Formosa?" exclaimed Harlowe.

"I can't allow any trifling with my classical designation," she said gravely. "You and I have met to-night for the first time, and I will not tolerate familiarity from an outsider."

"Am I an outsider?" asked Harlowe, while a shade of displeasure crossed his face.

"Yes. Not in the betting."

"And I?" queried Bob.

"Well, no. I will make an exception in your favour, Mr. Murdock. We are such very old friends." The shade in Surrey Harlowe's face deepened.

She sat down on one of the comfortable handsome velvet seats, and, making room for Bob, added :

“ Will you sit down ? ”

“ By your side ? ”

“ Certainly. Is the honour so great that you are overwhelmed ? ”

Bob sat down as she told him, and wondered how it was when he was at Plumpton that he had not discovered Polly to be superlatively beautiful ; he did not understand then that dress makes all the difference in the world in men and women, and that the latter are especially indebted to the judicious adornments of their persons for their attractiveness.

“ Do you often come to these places ? ” he asked after a pause.

“ Not often. One must show oneself occasionally, you know,” she replied.

“ Of course.”

“ Your friend is beckoning to you, Murdock,” said Surrey Harlowe.

“ Is he ? Then I suppose supper is ready.”

“ A capital idea. I should like to feed,” said Polly.

“ Will you have something with us ? It will save you the trouble of waiting,” Bob had turned to say.

“ But your friend ? ”

“ Don’t mind him.”

“ I don’t intend to ; but I like to know who I am to meet,” said Polly.

"O, I understand. He is an Oxford man, and reading law."

"O, at the bar. I like bar-men. Is he very much bar ; I mean, does he read hard ?"

"I don't suppose he opens a law-book from one end of the year to another."

"No !"

"His name is Pole—De la Pole originally ; he is a Staffordshire man. Will you come over to our table ? We can order a relay of fowls and cutlets, or whatever there is."

"What an appetite you must think I have, Mr. Murdock !" said Polly, rising.

"I did not mean—that is, I hope I have not blundered into saying anything disagreeable."

"Not a bit. Show me the way, if you will."

Bob got up, and walked back to the table where Pole was sitting, like one in a dream. He asked himself, "Could this splendid creature, whose manner was at once so superior, commanding, and yet fascinating, be the Polly Ditton he knew a year-and-a-half ago, and who used to bring beer into the parlour of the 'Best Crew ?'"

"Am I not invited ?" asked Surrey Harlowe, addressing Formosa.

"What is the use of asking me ?" she paused to answer.

"But—"

"Am I the founder of the feast ?"



"Have I not given you a name?" he asked, trying to be jocular.

"Thank goodness, it was not your own," she replied.

"Be charitable," he continued.

"How?"

"Don't leave me out here in the cold."

"My dear fellow," added Formosa, "it does not rest with me. You know the men, or at least one of them; and if they wanted you, I suppose they would have asked you."

Surrey Harlowe bit his lip.

"I shall stay here, then," he exclaimed.

"The best place for you," replied Formosa, tripping away.

## CHAPTER VIII.

### POLLY'S PROGRESS.

POLE looked inquiringly at Polly as she came to the table ; and Bob said,

“ Let me introduce you to a very old friend of mine, Mr. Pole. Formosa ! shall I say Formosa ? ”

“ That will do as well as anything else,” she answered.

“ I am very glad indeed to make your acquaintance,” said Pole.

He also was struck with the commanding appearance of the woman whom he now met for the first time.

“ Will you sit here ? ” asked Bob.

“ Anywhere ; thanks,” replied Polly.

The waiter brought supper, and Pole ordered some champagne.

“ You drink champagne, I suppose,” he said to Polly.

“ It is one of my weaknesses,” she answered.

“ May I pour some out for you ? ”

“ If you please.”

The supper proceeded in silence for a brief space,

when Bob, upon whom frequent potations were beginning to take effect, said :

“ You must tell me your history, Polly.”

“ There is no ‘ must ’ about it,” she replied, “ though, I must confess, I would rather oblige you in a matter of that sort than most men I know, because we are such very old friends.”

“ Will you condescend ?”

“ To what ?”

“ To make me your confidant.”

“ Not now, at all events.”

“ May I call upon you ? I should so much like to come and see you !” exclaimed Bob.

“ I daresay you would,” Formosa answered, with a wicked glance, which, just then, was utterly lost upon Bob.

“ Will you tell me where you live ?”

“ If you are good.”

“ What ?”

She pressed her foot upon his under the table, and gave him a look which made him supremely happy.

“ By Jove,” he said to himself a second time, “ what a blind fool I must have been not to see that Polly was a lovely woman when she was at Plump-ton !”

He found himself rather awkward at conversation. He had not enjoyed much female society ; and Polly, with her accomplished manner—one not born, but which she had recently acquired—bothered him

much more than would the manner of a girl like Amy Patteson.

"I hear from Plumpton occasionally," said Polly; "and they tell me that you have graduated at Oxford."

"No," he answered; "not yet. I am up there, though."

"Do you often see your Amy?"

"Amy mine no more," replied Bob, quoting Tennyson's *Locksley Hall*.

"How is that?"

"I don't think she treated me well; she is a flirt."

"Out of sight, out of mind, I suppose," said Polly with a smile.

"That would never be so if you were the person spoken about," replied Bob politely.

"Oxford has done something for you, Mr. Murdock," said Polly.

"Why has it?"

"I never heard you pay a compliment before."

"You inspire me."

"Do I, indeed?"

She smiled again, and again her little foot pressed his.

"Am I good?" asked Bob.

"Why do you ask?"

"Because I want to be invited to call upon you."

Formosa, as Surrey Harlowe called her, produced an ivory card-case, and handed a card to Bob.

"That is my address," she said; "and I shall be very glad to see you at any time."

He just glanced at the card and put it in his pocket, thanking her the while. On it was printed—

MRS. FREDK. MILLBANK,  
*Laurel Lodge,*  
*Brompton.*

Presently, when he had an opportunity, Bob said, "I thought his name was Pool."

"Whose name?" she asked.

"The engineer's."

"Yes. What then?"

"You ought to be Mrs. Pool."

"You silly boy!" she exclaimed in the same low tone that he had adopted when speaking to her; "can you not guess that I have transferred my affections long ago? How else would you account for my presence here?"

"Of course; how stupid I am!" said Bob; and he positively blushed like a girl right up to the temples.

"Why do you blush?" said Polly.

"Am I blushing?"

"Yes; do you not feel hot? Why is it?"

"Don't ask me, Polly," he replied; "you ought to know."

Polly became grave.

"That answer of yours is the first condemnation I have yet received!" she exclaimed. "But we must

not monopolise the conversation," she added with affected gaiety; "that is the most approved method of making a party dull.—Mr. Pole, I must apologise for neglecting you; but you will excuse me, because Mr. Murdock and I are such old friends."

"I wish I were similarly privileged," replied Alfred Pole.

"You may be, some day."

"I will live in hope."

The supper was now over, and more wine was ordered when the table was cleared. Just as a fresh bottle was opened, the proprietor and his satellites entered, and requested everyone to hide what he was drinking; and several women who had been near the bar were smuggled upstairs into bedrooms by a passage and staircase at the back.

"What is the cause of the commotion?" asked Bob.

"The infernal one-o'clock act," answered Pole.

"O yes; it makes these places shut up at that hour, doesn't it?"

"It is supposed to do so, but it does not," said Pole. "The fact is, it only enables the police to make raids, and levy black-mail upon these poor fellows."

"Poor fellows!" ejaculated Polly; "vampires! Jew-beasts! if you mean the night-house keepers."

"I did mean them."

"Keep your sympathy, then; they deserve all the prosecution—or, as they call it, persecution—they get," answered Polly.

In a few seconds the room's appearance had changed. The women, or most of them, were put out of the way; the wines and spirits were hidden; and when the police entered, they saw nothing to excite their suspicions. A handsome gratuity was slipped into the inspector's hand by the proprietor of the night-house, and they retired.

When they were gone, it was known that the house was secure from another raid for some days at least, and the orgie recommenced.

"That is how we do the police," said the spirited proprietor to a crowd of his patrons.

"What did it cost you?" asked someone.

"On an average, it costs me three hundred a-year to square the police."

"That is a lot of money."

"Yes; but I get it back again. I have just now parted with a fiver. I'll toss you, Mr. Harlowe, for six of fiv."

"I don't think you will; try somebody else," replied Harlowe, who was in a bad temper.

The proprietor had not to wait long. He soon found someone willing to toss; and as Ashley entered with the Colonel at that time, he left the affair in his hands, and it was as good as done before they began.

Vampire Dick was in great form, and did his work well.

"If you want any coin to-morrow, you can have it," said the night-house keeper to him.

"All right," said Ashley with a significant nod. "There are a few 'mugs' here, and I shall do something on my own account presently."

He meant that he would toss for money, which he presently did, winning with the utmost ease and positive certainty.

Polly was not fond of sitting long in one place, and she rose after supper, Bob getting up at the same time, while Pole was paying the bill.

"You will come and see me," said Polly.

"Can you doubt it?" answered Bob.

"I don't know how it is, but I think I should like to have *you* at my house; I always liked you."

"Did you really?"

This announcement astonished Bob more than anything he had seen or heard that night.

"O yes!"

This was said in a quiet, subdued, sweet tone, full of love and tenderness. At the same time she cast down her eyes.

"Do you still like me?" Bob ventured to ask.

"Are you not man of the world enough to answer your own question?" was her reply.

"When you first liked me as you say you did, you were Polly."

"And now?"

"Now you are Formosa."

"Is my heart changed?"

"I cannot tell. I—I fear so, Polly."

She was about to make some reply, when Pole,



who had settled with the waiter, got up and asked Polly if there was anything else which he could get her.

She replied in the negative.

"I must run over and speak to Harlowe," she added. "He is quite disconsolate; and there are several other men whom I know. Although you are an old friend, Mr. Murdock, you cannot expect to monopolise me."

With a smile and a bow she glided away with fawn-like grace, and was soon at her old place in front of the bar, from which Surrey Harlowe had never moved.

Bob and Alfred Pole lighted some cigars, and were immediately attacked by two women, who, seeing that they had paid for the supper and did not seem to know much about the woman who had supped with them, thought it perfectly legitimate to make up to them.

While this was going on, Surrey Harlowe had an opportunity to speak to Polly, which he did not neglect.

"Why do you make a set at that fellow Murdock?" he asked angrily.

"Did I make a set?" she inquired, with a provoking affectation of innocence.

"Did you? Didn't you? You know you did."

"Well, what of it?"

Harlowe ground his teeth savagely.

"I suppose I can do what I like," continued Polly.

"Millbank's my friend, and I don't think you are treating him properly," said Harlowe.

"Indeed!" replied Formosa, her mouth wreathing with contemptuous scorn. "If you were the man I made the 'set' at, I don't think you would say much about Millbank."

"What earthly good can that boy do you?" Harlowe went on.

"I like boys, and I like him."

"Why?"

"His father once offended me, if you must know," Polly exclaimed, with more candour than she usually displayed; "and I thought if ever I met him I should like to send him to the devil."

"To ruin him, in fact?"

"Exactly."

"Well, have you changed your mind?"

"I have a little," answered Polly. "I begin to be afraid that if I endeavour to ruin him I shall fall in love with him in the effort, and so defeat the end I have in view."

"A woman's answer and a woman's reasoning all over," replied Harlowe.

Bob came up at this moment and exclaimed, "I beg your pardon for interrupting what appears to be an animated conversation, but it is getting late, and we are going home."

"We?"

"Yes—Pole and myself."

"O yes," said Polly, "your friend. But is a late hour a legitimate excuse for going home?"

"I was taught so at Plumpton," replied Bob with a smile.

"They are out of date there," she answered.

"Are they?"

"I shall see you again soon. Good-night. Is your friend there? O yes. Good-night, Mr. Pole."

"Good-night, Mrs. Millbank," he answered.

The two friends went away together.

"How did Pole know my name?" Polly asked herself, adding: "O, Robert has been showing him my card, and they have compared notes."

Her explanation of the mystery was the right one.

## CHAPTER IX.

### THE COLONEL IN BUSINESS.

MR., or, as he called himself, "Colonel," Sketchley had offices in Jermyn-street, as we think we have stated already.

Here he saw his customers, and negotiated transactions of magnitude.

If a good bill was brought to him for discount and he had not the money, he could always take it to someone of his acquaintance who had, and get the money, pocketing a handsome commission himself for so doing.

Owing to the connection he had established at Oxford, he frequently got hold of young men, whom he plundered at cent per cent, and contrived to make a very good thing of it.

A few days after the meeting we have recorded in the night-house in Panton-street, a neat little brougham drove up to the Colonel's office in Jermyn-street, and a lady alighted from it.

She knocked at the door and sent in a card.

So impressed was the Colonel with the name and address upon it that he came out himself, and, with

many bows, invited the lady to enter his private office.

The lady was Formosa, as Surrey Harlowe called her; Mrs. Millbank, as she called herself; and Polly, as Bob Murdock and the Plumptonians would have addressed her.

"Good-morning, madam," exclaimed the Colonel. "In what way can I serve you?"

"I have been recommended to you by an old friend, for I am told that you lend money," she replied.

"Not exactly," said the Colonel, who always disowned the discounting business; "I am merely the agent between the borrower and the lender. You and I now occupy the position held by attorney and client. Confide in me, and I will advise you to the best of my ability."

"I mean to do so," answered Formosa.

"If I understand you rightly, you want some money," the Colonel said.

He liked to help a lame dog over a stile.

"Yes."

"What security have you to offer, may I ask?"

"My own, and that of Mr. Millbank."

"Ah, indeed!" said the Colonel, with some hesitation. "Mr. Millbank was unexceptionable six months ago, but now—"

He hesitated.

"Well?" demanded Polly, stamping her foot impatiently.

"There is so much of his paper in the market, that I should not care about touching it—that is to say, those I am connected with would not."

"Do you know that Mr. Millbank is the nephew of the Duke of Barcland," exclaimed Formosa, "and that he will be immensely rich some day?"

"No matter; he may die before he comes into the property, madam, or a thousand things may happen."

"Here is the bill," said she, opening her purse and displaying a document.

"Permit me," he exclaimed, taking it from her.

"It is for a thousand pounds."

"One thou. Yes, madam," replied the Colonel, "I perceive that is the amount it carries. Drawn by Harley Mason; accepted by Charles Millbank. Quite formal."

"O, it is formal. You have nothing to say against it?"

"Nothing, madam. The document as a document is perfect."

"Will you give me the cash at once," said Polly.

"Pardon me. You are too hasty," the Colonel answered, folding up the bill and laying it down before her.

"How so?"

"I have already said that Mr. Millbank's name has been so prostituted and hawked about, that it is not worth much now. As for Harley Mason, he is thoroughly worn-out, and his most bitter enemy could

not wish him a worse reputation in the money-market than he has already."

"In that case I am wasting my time," said Polly, drawing on her gloves.

"Pardon me again, Mrs. Millbank; you ladies are so hasty," exclaimed the Colonel in his most oily manner.

She looked at him inquiringly.

"I do not mind keeping this bill as collateral security," he continued.

"What is that?"

"A sort of makeweight; but I should want another name. You have an objection, I presume, to a bill of sale on your furniture?"

"Please explain what that is," she said.

"It is an instrument which gives the lender of the money power to sell the furniture if the principal and interest are not repaid at a certain time; and it has the further disadvantage of being registered, which necessitates publicity."

"That will not do. The other name is the thing evidently," Polly replied.

"I think so too."

"Whose name do you want?"

Colonel Sketchley appeared to think a little while. After a pause, he asked:

"Do you know a Mr. Murdock?"

"Yes, I do," replied Polly quickly. "He is up at Oxford now, if it is the man I mean."

"Precisely. That is the one. Do you know him

well enough to ask him to do you a slight favour? Forgive me if my question seems an impertinent one. It is a pure matter of business, I assure you."

"O, yes. I fully understand that," Polly rejoined. "Well, in answer to your question, I can only say that I think I do. Mr. Murdock and I have not met for some little time, but, oddly enough, I am expecting him to call upon me every day."

"So far so good. If you will promise me, madam, to exert yourself to get him to accept a bill for a thousand pounds for you, which I will draw, I will let you have five hundred pounds on account, and retain this acceptance of Mr. Millbank's as security."

"Thank you very much," said Polly, who, like most people, was pleased at the prospect of receiving money.

"Is that a bargain?"

"O, certainly."

The Colonel took his cheque-book, not caring to carry out the fiction of the principals for whom he was "merely the agent," and wrote her a draft for five hundred.

"That is on account. You can have the other, less the usual discount, when you come again," said the Colonel, who then filled-up a bill-stamp for her to present to Robert Murdock.

Polly took her leave and drove to the bank, where she got the cheque cashed, and went back home with the money, which she wanted to pay some pressing tradesmen's bills.



She had become very extravagant.

When her husband was drowned at sea, she was carrying on an intrigue with a young gentleman in the Foot Guards, who met her one day in the Park and was attracted by her beauty.

He eventually made her an offer, and she lived under his protection ; but he, discovering a flagrant act of infidelity on her part, broke off the connection, and she was thrown on her own resources again.

Then it was that she met Mr. Millbank, who was in the Blues, and one of the fastest men about town.

He fell desperately in love with her, and established her at Laurel Lodge, Brompton, giving her horses, carriage, and diamonds, and everything a woman could wish for.

This encouraged her in her extravagance, she plunged into every sort of excess, frequenting night-houses occasionally, where she was very popular and sure of an ovation.

Her protector soon ran through what money he had, and got into debt, for which young men in the Guards seem to have an unusual facility.

A very large quantity of his paper was soon in the market, but his condition was nothing near so bad as the Colonel had, for his own purposes, represented it to be to Polly.

Her first extravagance was to go to Covent-garden and lay out several pounds in flowers and fruit. It being winter, they were both very dear, and she did not get much for a five-pound note.

In a shop-window, that of Garcia at the top of the central avenue, was a very handsome bouquet of flowers.

She entered and asked the price.

"Those flowers are sold, ma'am," answered the shopman.

"That is a pity. Have you any more like them?" said Polly.

"None to-day, ma'am. You can have some to-morrow."

"Ah, that will be too late," she said, with a sigh of disappointment.

The beautiful flowers became doubly interesting and valuable to her, now that she knew that she could not have them.

"Shall I send you some to-morrow, ma'am?" asked the shopman.

"I want them to-night, as I intend to go to the theatre," she said.

"I really am very sorry, ma'am, they are sold, as I like at all times to oblige a lady," said the shopman gallantly.

"Will you take five pounds for them?" asked Polly, who, having adopted the *rôle* of lorette, thought she could not plunge too much.

The shopman hesitated.

Suddenly he exclaimed :

"Here comes the gentleman who has bought the flowers, ma'am ; perhaps he will let you have them."

"Please ask him," she answered.

Turning round abruptly to look at the new-comer, she was surprised to see Robert Murdock.

"O, Mr. Murdock!" she exclaimed, "is it you? and are these lovely flowers really yours?"

"From this moment they are yours, my dear Mrs. Millbank," answered Bob.

"Mine! really mine?"

Addressing the shopman, Bob exclaimed:

"Where did I tell you to send these flowers?"

"To Mrs. Millbank, sir, Laurel Lodge, Brompton," replied the man.

"Are you satisfied now?" asked Bob.

"Quite. I have my brougham at the end of the avenue. The man can bring the flowers. It will save him the trouble of sending, and I shall be able to enjoy them sooner."

"I am so pleased to think you like them," said Bob.

Polly made a few more purchases, and having told the man to take them all to the carriage, left the shop.

"Shall we take a turn up and down?" asked Bob.

"I should like it extremely."

"Fancy you wanting the flowers when I had bought them all the while for you," exclaimed Bob, when they had got half-way down the avenue.

"The fact is, you naughty man," said Polly playfully, "that your conscience reproached you for not coming to see me before, and you wanted to make your peace in a handsome and appropriate manner."

"By sending sweets to the sweet?"

"If you like."

"Well, yes," said Bob, "I ought to have called before; but the fact is, Pole and I got very screwed that night we met you, and it has taken me a day or two to get over it."

"Has it really? You stupid boy!"

"Is that remark dictated by blame or pity?"

"A judicious mixture of both," answered Polly laughing.

"It is very silly to drink too much," remarked Bob after a pause.

This observation was neither brilliant or original. He only made it because he was a little awkward and shy when in women's society, and thought it incumbent upon him to say something whenever the conversation flagged.

"If you belonged to me, I should be very strict with you, and take care you did not take too much," replied Polly.

"Would you?" he answered.

"O yes; but that would be because I took an interest in you."

"And Millbank?"

"O, he might drink himself into D. T's, if he liked. I should not take the trouble to stop him I daresay he will some day."

"How heartless you seem to be!"

"Not at all. He never had my heart," replied Polly with emphasis.

"I suppose that was in Isaac Poole's keeping?"

"For a short time."

"And now?"

"O, now I am heart-whole!"

Bob laughed.

"I am sorry for *ce pauvre* Millbank," he said.

"I don't see why you should be," returned Polly;  
"and as for Poole, why we all have our youthful fancies."

"That is a hard hit."

"Were you?"

"What?"

"Hard hit?" answered Polly.

"I don't know that I was. I thought I liked Amy Patteson. You see I know what you are driving at."

"If you have got over your youthful folly, as I have done, we both start clear."

This remark was accompanied by a close, searching look into Bob's face.

"Would you like a pine-apple?" he asked, not knowing exactly what to say.

"Yes; if you will dine with me."

"I had promised to go to my aunt's in Belgrave-square," he replied hesitatingly.

"Have you an aunt there? You must be a nice man."

"Why?"

"Because the inference is you are well connected."

"She is my mother's side; but I think the money was all made originally in trade."

"O, that is dreadful! But it does not so much matter if you get it in the long-run."

"It will descend, I think."

"Never mind the aunt," cried Polly; "throw her over, and dine with me."

"Do you wish it?"

"If I did not, I should not press you. I assure you I am not in the habit of pressing men."

"Very well; I will come. Thanks for your invitation."

He bought the pine-apple, and carried it to the brougham himself.

Polly invited him to take a seat by her side. She had some shopping to do, she said, and would like him to go with her.

Bob had nothing to do, and they started for Bond-street, the front seat being full of flowers and fruit.

"Where to?" the footman had asked.

Polly kept a footman in livery.

"Pike's the jeweller," she replied.

"Are you going in for jewelry?" inquired Bob.

"Yes; a peculiar sort. I am tired of gold and diamonds put together according to modern art."

"Why is that?"

"Because I hate anything that is common."

"Ah, I see you have a taste of your own."

"Not altogether. There are a select few who

think with me, and Mr. Pike ministers for us. We go in for ancient jewelry; Nüremburg eggs and mediæval work."

"I should like to be educated up to it," Bob observed.

"So you shall be, if you will come with me. You see every cad now with bran newly-made jewelry. What I am having made, will throw all that into the shade—not by its glitter, but by its workmanship, rarity, and peculiarity."

"I understand," Bob answered; "and I think your taste very commendable."

## CHAPTER X.

### THE ART OF THE SIREN.

THE brougham rolled along the streets, and Bob found the society he was in very agreeable. The more he saw of Polly the more he liked her.

There was something genial about her manner, which was nevertheless determined; and she would have her own way, and make her admirers go under the yoke, though she seldom let them feel the pressure.

“You are very handsome,” exclaimed Polly, suddenly smoothing Bob’s hair back from his forehead.

He had taken his hat off, and it rested on his knees. Never before had a woman told him he was handsome. His mother and sister had told him he was good-looking. But he put that down to their partiality for him, and perhaps because they thought a likeness ran through the family.

To be told that he was handsome by a woman of the world was something new. He had a good opinion of his own looks, and, as Polly’s opinion coincided with his own, it was doubly agreeable to him to think that he was worth her notice.



A couple of years ago, if she had told him so, he would have turned away with a laugh, considering it a piece of impertinence on the part of a village girl to pay him a compliment.

He forgot altogether at the moment that it was part and parcel of Formosa's trade to flatter.

Giving himself up to the intoxication of the moment, he answered, "You are divine."

"You did not always think so," she said.

"Please do not remind me of my infatuation for the solicitor's daughter," he replied in a tone of vexation.

"I want to know if you have quite banished her from your heart, because if you have not, there is no room for me."

"I have indeed; long ago."

"Quite?"

"Yes, really," Bob replied energetically.

"Poor Amy."

"Why 'poor Amy'?"

"I think she loved you," answered Polly; "if she did not, it is a wonder. I can quite understand a woman loving you, you pet."

She squeezed his hand tenderly.

Bob was still more delighted at this proof of Polly's newly-born affection for him. He did not know Millbank, and he thought there was no harm in poaching upon his preserves if he had the chance, which he now decidedly had. They got out of the brougham at Pike's, having performed the brief

remainder of the journey looking into each other's eyes.

Polly was conducted over the shop, and made several purchases, which Bob wanted to pay for.

"How much is it?" he asked.

The bill came to seventy-five pounds.

"Have you the money in your pocket?" said Polly.

"No; but I can give a cheque."

"Never mind," she said; "I have a pocketful of notes and gold. You shall pay another time. I want to get rid of some of my money."

Bob laughed, and placed no further impediment in the way of such laudable ambition.

In the end he made a few purchases for himself, thinking that some of Mr. Pike's old-fashioned, quaint, and rare pins and rings would make a sensation in the ensuing term.

"Now," said Polly, "we will drive straight home, see to the domestic arrangements, and afterwards dispose of ourselves for a few hours in a mutually agreeable way."

"Go to the Soho Bazaar, or have some mild excitement of that sort, eh?"

"No, the Burlington is more my form," answered Polly with a laugh.

"May I inquire where the dear Millbank is?" asked Bob.

"Are you nervous?" said Polly.

"Not in the least."

"O, I thought you were. When I last heard from him, he was in Paris, and I don't think he is likely to come back all at once. If he does, it will not matter."

"I should be very sorry to stand in your way, or ruin your future prospects," Bob said.

Polly leant back in the brougham, and indulged in a hearty fit of laughter.

"O, you funny boy!" she cried; "you will kill me, if you make me laugh so."

"But would it not be a very serious matter, if he were to come back and find a man with you whom he did not know?" persisted Bob.

"O, yes, very serious," answered Polly with mock-serious airs.

"You might say I was your brother."

"I might; but he knows I haven't one. However, don't let that alarm you. I am mistress in my own house, I can assure you, and neither Millbank or anyone else should enter it, if I did not choose that they should do so."

After this emphatic assurance Bob was silent.

A quick drive—Formosa always liked to drive quickly; Formosas usually do—brought them to Laurel Lodge, at the magnificence of which Bob was astonished. It was furnished from top to bottom regardless of expense, and in the first style of the upholsterer's modern art.

"How do you like my little place?" she asked.

"Very much indeed," he answered.

"I have a conservatory and an aviary outside; and the garden in the spring and summer will be worth looking at, if I stay."

"If—"

"Yes. I like moving. I never care about staying long in anyone place," she rejoined.

"Variety is always charming," Bob remarked.

"So people say. You will find cigars and brandy on the cheffonier. Please help yourself."

"Thanks."

"Will you excuse me while I change my things?"

"Certainly. I wish—"

He broke off abruptly, and looked confused.

"What were you going to say?" she asked, looking at him in her earnest way.

"Something I ought not to give utterance to," he replied.

"O, tell me!"

"I would rather you would not ask me."

"Shall I say I insist? Please tell me. There, I am supplicating—positively begging to be told," said Polly in her most winning manner.

"If you push me into a corner, I will tell you; but if you are angry with me for my presumption, you have only yourself to blame. Mind that."

"Yes."

"I was going to say, I should like to be your lady's-maid."

"And help me undress?"

Bob was silent.

“O, you naughty boy!” said Polly, blushing a little herself this time. “What do you not deserve that I should do to you?”

“Smother me with kisses,” he said.

“Is that how you would like to die?”

“If you inflicted the punishment.”

“I will not be so cruel; you shall have one kiss, but I will not kill you with my caresses,” said Polly.

She went up to and bent over him as she spoke, and imprinted a hot, burning, lingering kiss upon his lips.

Then she tripped lightly away, pausing at the door to bestow a loving look upon him, and afterwards went to her bed-room; whither Bob Murdock in his thoughts followed her.

## CHAPTER XI.

### DINING AT BROMPTON.

A GLASS of wine and a biscuit made a fairy-like lunch for Mrs. Millbank, when she had changed her dress. Bob paid his respects to something more substantial in the shape of bottled stout and sandwiches, and afterwards lighted another cigar.

"Are you a great smoker?" asked Polly.

"I am afraid I am," he answered; "I don't drink very much, and one must do something."

"I am inclined to think it the preferable vice of the two."

"Ladies often object to it," remarked Bob; "and it is a pleasure to be able to sit quietly in a lady's room and enjoy a cigar, without fear of pains and penalties."

"You can do that here night and day."

"I fancy I shall shock my wife, though, when I get one," Bob said.

"How is that?"

"Because I have a beastly way of smoking in bed. I can't go to sleep now, until I have had one or two pipes."

"I should not mind," Polly said abstractedly.

"Would you advise me to commit matrimony? or am I too selfish for a state of life which requires so much self-denial?"

"If a man ask a woman should he get married?" Polly replied, "the answer is sure to be the same all the world over. Are we not told that man was made for the woman? and is not the whole ambition of a woman made up of a wish to have a husband and a home?"

"You did not care much about yours," Bob ventured to observe.

"Because I never loved him."

"Yet you married him!"

"That is true enough; but I did so from a motive which actuates thousands of girls similarly situated: I was unhappy at home. I don't mind saying that my father is drunken and brutal at times; while my mother is a decided old shrew. I would not see them want, and may do something for them some day, if they require my help. I was glad to get away from them, and any change seemed to be for the better."

"You certainly seem to have been very lucky."

"Yes, tolerably lucky."

"In so short a time too."

Bob looked round him at the splendidly furnished rooms, and thought that she had indeed been fortunate.

"My luck consisted in meeting rich gentlemen,

and I have had the sense to turn them to account," replied Polly.

"I fear," said Bob nervously, "that you must think me very rude to go asking you a lot of questions, which is like digging into your inner life with a moral spade, if you can understand me."

Polly smiled.

"You are getting rather involved in your explanation," she said; "but you may talk to me as if you were my—my—"

"Brother."

"No, don't say brother; it is so cold; say my cousin, or my oldest and dearest friend," Polly answered with a winning smile.

Simple-minded as Bob was, he could not misunderstand the meaning of the beautiful creature, who was leaning against the mantelpiece and hanging over him as it were, while he sat in an arm-chair.

The hot blood rushed in a swift tide to his face, and he cast down his eyes before her burning look.

"You were going to say something more; don't be shy," she urged, noting carefully all his signs of agitation.

"I was wondering if you were happy," said Bob at length.

"Happy?" she repeated vacantly.

"Yes. Can a woman be happy without some one to love?"

"I have never really loved," Polly answered with a sigh.



"Then, if you grant the truth of my assertion, you have never been happy."

"Perhaps not."

"You are very beautiful, and I wonder you do not give your heart to some one."

"Am I beautiful?" she asked, still looking at him with her wonderful eyes.

"O, so lovely!"

She bent down and kissed him so lovingly, saying, "I am glad you think so, dear."

Then she walked away from him, and looked out of the window.

"The brougham has come again," she said.

"Has it?" asked Bob, thinking of the last kiss.

"Will you take me out?"

"I shall be charmed; nothing would give me greater pleasure."

"You are so good," she answered; adding, "Now I am going to consult your taste. I am sure you are a good judge of colours, and I think a man of taste can always dress a woman better than a woman can dress herself."

"Do you think so?"

"I have heard several women say the same thing. I have three new afternoon dresses, and I should like you to tell me which you like best; that is, which you would like me to wear with you this afternoon."

"Really," Bob answered, "my taste is very indifferent; you will be disappointed, I am sure."

"Will you not oblige me?"

“O, certainly! if you are in earnest and wish it.”

“Come with me to my bedroom. You see that I am not treating you like a stranger.”

Bob blushed again—he was such a child—but he followed her up the elegantly-carpeted stairs, with the bright twisted rods, and the polished oak sides. He had never been in a lady’s bedroom before. Even his sister’s room at home had always been sacred in his eyes; and if he had occasion to speak to her at any time when she was there, he always stood in a respectful attitude on the threshold.

The bedroom, when he reached it, was a miracle of taste and costliness. The dressing-table was a marvel of art, and the apartment was pervaded throughout with a faint perfume—a mixture of many pleasant essences; articles of jewelry lay scattered about in reckless profusion; the bed was elegantly curtained; flowers, judiciously placed on ornamental stands, heightened the attractiveness of the scene; and Bob was fairly enchanted. Opening the door of a dressing-room, Polly pointed to some dresses which were hanging up, and exclaimed, “Those are the dresses; tell me what you think of them.”

He approached and examined them carefully, though he thought much more of the wearer than he did of the dresses themselves. There was one, a dark purple, which he admired very much, and he did not scruple to say so, though he was doubtful whether her taste would coincide with his.

"I will wear that one," she said; "and it will ever be dear to me because you like it."

Taking it down from the hook, she placed it on the back of a chair.

"Just now you said you would like to be my maid," she exclaimed. "Do you still wish to help me in my toilette?"

"If I may," answered Bob, his heart palpitating so violently that he was almost choked.

"Very well; I will change my dress, and you shall assist me."

"You must tell me what to do," said Bob, whose eyes began to burn.

"Unfasten a hook you will see behind, please; that is the first thing."

Bob went down on one knee, and searched for the mysterious hook, which he found at last, and with trembling hands unfastened.

"I have done that," he said.

"Loosen the skirt, and let it fall down to the ground."

He did as she directed him, and her dress—a rich moire—fell on the floor in graceful folds.

"I think I can wear this body. Shall I wear it?" she said.

"I—I don't know. I don't think I would," Bob replied.

The fact was, he rather liked his new occupation, and wished to prolong it as much as possible.

Polly was now standing in her petticoats; and

she turned to Bob, saying, "Hold the other dress up—the one I am going to wear, you know—and slip it over my head."

He took up the dress, and Polly stooped down, almost sinking on her knees, until she appeared to subside in a little heap of frilled petticoats.

"Now fasten it behind," she said, rising up as he put it on her.

He did so, and she was dressed once more.

"Thanks, very much," she said; "I wish I could engage you always; my maid is so clumsy, and you have not been a bit awkward."

"I should not mind spending my whole life in such a service," he answered.

Polly smiled.

"I don't think I shall bother about the body," she said.

"It will be no trouble to me," he answered, looking at her gently-heaving bosom, which would be revealed to his view if she were to employ him any further.

"Not now," she answered, divining his thoughts, and wishing to tease him perhaps.

She led the way into the bedroom, and stopped before the glass to arrange her hair.

"Polly, dearest!" Bob suddenly exclaimed.

"Well!" she ejaculated.

"You were saying that no one had ever loved you, were you not?"

"No, I said I had never loved any one; there is

a slight difference between the two statements. But go on."

"May I put it my way?"

"If you like."

"You are mistaken," Bob continued. "Because I love you passionately and dearly, and feel as if I could spend my whole existence in worshipping you."

A smile of triumph played around the corners of Formosa's well-cut little mouth.

"Come here," she said.

He advanced a step or two.

"Nearer still."

He was by her side in an instant, touching her.

She put her arm round him, and drew him close to her, until his head rested on her voluptuous bosom.

"You do not love me, dearest, more than I love you," she whispered.

"You—do you love me?" he cried, starting up in amazement.

"Fondly—devotedly."

"O, Polly, this is too much!" he said, sinking back in a chair with a deep sigh of joy. "This is too great happiness. Is it really possible that you love me?"

"It is more than possible—it is certain," she answered.

He fell upon her neck, and covered her with

such passionate burning kisses as only a strong man in the fervour of his first love can bestow.

She reciprocated his affection, and they mingled their kisses together.

## CHAPTER XII.

### IN THE EVENING.

THE dinner was a most agreeable *tête-à-tête*. Everything was cooked to perfection, and the wines irreproachable. The latter had been supplied by a merchant in the City, who had fallen in love with Polly after seeing her in the Park one day. She told him to send her some wine, which he did; and she cut him the next day dead in the Horticultural Gardens.

He remonstrated with her through the medium of a friend in a marching regiment. He supplied the mess of the regiment, and had got to know some of the officers.

“I wish, Marshall,” he said to his friend, “you would ask Mrs. Millbank why she would not see me the other day.”

Marshall undertook the delicate commission.

The case was stated to Polly, who answered:

“I can’t afford to know City men and people in trade when I meet them in public, and they ought to have sense enough to understand that. If gentlemen with whom I am acquainted saw me talking to a lot of cads, they would cut me!”

"Shall I tell the wine-merchant so?" asked Marshall.

"Tell him what you like."

"Is there no hope for him?"

"If he feels aggrieved, let him send in his bill for the wine; I will pay him. Perhaps if I am in town when the season is over, and London is empty, I may ask him to dinner. I don't know. I can't make rash promises."

So Marshall went away with scant consolation.

Polly was really fond of Bob. He was a very handsome, manly young fellow, and well deserved the admiration of a woman.

She "spooned him over" in most approved fashion, and he was the happiest of men.

They drove in the afternoon to the Burlington Arcade, and he contrived to spend twenty pounds very easily in buying her a number of useless things which she did not want, and which she could find no earthly use for, at Mrs. Willett's and other shops.

When a man gets "spoony" on a woman, he generally has an inclination to buy her everything he thinks she would like.

After dinner, over the wine and the filberts, Bob gave himself up to the intoxication of the hour.

"I wish, Polly dearest!" he exclaimed, "you would live only for me."

"That would be a great sacrifice," she replied.

"Would it?"

"Yes."



"Tell me why."

"Because I am run after just now. I am the rage, and men with titles and money will give anything for a smile from me."

"I shall have money when I am a year older," he said, "and it shall all be yours."

"Silly boy!" replied Polly, using one of her favourite expressions; 'it would not last me a year. I have heard that you will have a few thousands.'

"Twenty."

"And it is a pity that you shouldn't keep it."

"I love you so dearly, Polly, that you must make a sacrifice for me. I can borrow money. Lots of fellows at Oxford come to me and ask me if I want any."

"You will have to go back soon, will you not?" she asked.

"Back where?"

"To Oxford."

"Yes."

"I shall see you again, I hope, when you can spare time to come up, if you will think of me. Men are proverbially fickle, and perhaps some Amy or other may step in between us."

"That is unkind of you," Bob answered, much hurt.

"You will agree with me, when you know the world as well as I do."

"I would rather not know the world."

"The knowledge will come in time. But I will

promise to think of you, however you may treat me."

"If you will promise to try and be happy with me, Polly, I will not go back to Oxford at all. I will throw up everything for you," Bob said, in his infatuation.

"No, no, no!" replied Polly emphatically. "I will not hear of such a thing. You shall not do it."

"Why?"

"It would embitter your whole future."

"So it would," Bob answered reflectively. "If I left Oxford just now, it would cut me up awfully; for I go in for rowing—I am not much of a reading-man—and I think I shall pull stroke in next University boat-race."

"Will you really?"

"I hope so."

"Then I certainly will not keep you a day from your Alma Mater. Is not that correct?"

"Where did you pick-up your Latin?"

"Never mind. Have you any fault to find with it?"

"None."

"Whatever that dreadful Mr. Mill may say about the subjection of women, we cannot allow the men to monopolise the dead languages. You must go back to your college, and beat Cambridge as usual."

"I don't think we shall have much difficulty about that," he replied.

"You must not be too confident."

"It is not confidence of an arrogant kind. I know what our rowing-men can do."

"Why does Cambridge always lose? Cambridge used to win. Their river has gone wrong, hasn't it?"

"When they won," replied Bob, "as they used to win nearly every year, the Cam was just as bad with weeds and mud and things as it is now. The river has nothing to do with it. We have better men at Oxford; they don't get the best men at Cambridge."

"Where do the best men come from?"

"Eton. They are the best men on the river far and away, and most of them go up to Oxford, although the college fellows go up to King's at Cambridge. They are reading-men, you know, and no good for rowing."

"O, that is it!"

"That is my opinion; and I think that as long as Oxford continues to get the best men she will go on winning. The style and stroke have a great deal to do with it, of course. A pretty quick stroke, which is characteristic of Cambridge, is not so well calculated to win over a four-mile-and-a-half course as our long, steady, well-pulled-through-the-water stroke, which some call ugly, but which, it must be admitted, is terribly effective."

"Yes, that must be so," Polly answered.

She did not take a bit of interest in rowing, or in Bob's rather lengthy description of the respective styles of Oxford and Cambridge; but she saw that

rowing was his hobby, and, like a clever woman as she was, she bored herself in order to humour him.

"I shall wear the dark blue on the occasion," she added.

"I hope so," Bob remarked. "By the way, where will you see the race from?"

"I don't know. Go down in a carriage, I suppose, to the river."

"I will have a private-box erected for you, if you like, on May and Maynard's boathouse, at Barnes Bridge."

"O, that will be charming!"

"That shall be arranged at once, if you would like it."

"Immensely," answered Polly.

"You will have a splendid view from the top of May and Maynard's boathouse, which will enable you to look from your box over the bridge to Chiswick Eyot, and from the boathouse to the Ship at Mortlake, where the race ends. I will see to it as soon as we go into training at Putney; for if these things are put off, one often finds oneself anticipated; though I know May would do anything for me, and will make you as comfortable and private as if you were the Princess of Wales."

"I suppose he has all the swells at his place?" said Polly.

"A fair sprinkling," replied Bob. "You can trust to my judgment. I would not send you to any half-and-half place."

"I shall rely upon you, then," Polly exclaimed.

"Certainly. I will make arrangements for you, and give you all instructions how to get down; and so on."

A little while afterwards a servant brought in a letter on a silver salver.

Polly took it, and the footman retired.

She broke the seal, and an impatient expression crossed her eloquent features.

"I must apologise for reading this letter," she exclaimed; "and I almost wish I had deferred it until to-morrow."

"May I ask why?" inquired Bob.

"I don't mind telling you. It is a matter of money."

"Do you want any?" Bob asked eagerly.

"It is a peculiar affair," replied Polly, "and may give me some trouble."

"Indeed!"

"Yes."

"It shall not, if I can prevent it."

"You are very kind. Shall I explain?"

"Pray do."

"You see," began Polly, "Millbank is out of town—out of the way, in fact; I believe, over in Paris, or somewhere abroad. A man named Sketchley—"

"The Colonel?" said Bob.

"He calls himself Colonel, I think. Do you know him?"

"O yes; I have had dealings with him," replied Bob with a smile.

"Well, he has some bills of Millbank's, and wants them renewed. I don't quite understand. All I know is, I wanted some money, and called upon him. He told me he would write."

"And he has written?"

"Yes. This is his letter."

"He wants additional security, I suppose."

"Exactly. He has sent me a bill. Don't you call it a bill?"

"Yes."

"And this bill is for a thousand pounds. He wants me to get some one's name to it."

"My name will do for him; and I shall be happy to accept this bill for you, if you like," Bob said.

"Will you really?" exclaimed Polly, apparently overjoyed.

"With all the pleasure in the world."

Polly handed him the letter and the bill of exchange, saying, "You will find a pen and ink on the sideboard."

Bob took the hint, and hastily wrote his name over the bill.

"That will do," he said, handing it to her.

Polly threw it on one side, and it tumbled among some papers on a sofa.

"I am really very much obliged. It is such a relief to get these things off one's mind," she exclaimed.

"Yes, it must be," he answered.

"I am not at all a woman of business."

"Are you not?"

"It is very rarely you meet with business women."

"Not often; and the more seldom the better."

"O, you think so. Do you not like women of business?"

"I hate and detest them. What can be more dreadful than to be always bothered with a wife who is boring you with long sums and curious arithmetical problems connected with the house expenditure, which would frighten even Colenso himself!"

Polly smiled.

"I think our dispositions are very similar," she remarked.

"Congenial spirits!"

"Yes; and I hope the congeniality will increase."

"Why should it not. I am of a most accommodating disposition."

"Are you? then we are sure to get on, because I like to have my own way in everything," answered Polly.

"Are you going out to-night?" asked Bob.

"No. I gave strict orders to my people to say that I was not at home to anyone. I thought I should like to enjoy a quiet evening with you. It is true I had some engagements, but I am quite content to throw them over."

“And for me?”

“Certainly, for no one else,” laughed Polly.

“That is good of you.”

“At the risk of offending you, I must ask one question,” said Polly.

“And that is?”

“Have you quite forgotten Amy?”

“The devil take Amy!” hastily cried Bob.

“O, for shame! I did not think you could use such energetic language.”

“I beg your pardon, if it was unparliamentary; but—”

“I see how it is,” interrupted Polly; “you don’t want to be teased.”

“Not if you are good and kind, and have any regard for me; all which—”

“You steadfastly believe.”

“I will believe anything you tell me to,” Bob answered.

In this sort of innocent conversation the evening passed. Every moment spent by Bob in the society of his mistress was so much concentrated happiness; he was superlatively happy; and Formosa, liking him a little, did not feel bored.

This was a wonder for her, as she rather laid herself out for excitement.



## CHAPTER XIII.

### BRAZENOSE GETS BUMPED.

BOB MURDOCK's time in London was short ; but all that he could spare was spent in Formosa's society.

It was an expensive amusement ; but he liked it on account of its novelty perhaps. She got him to accept a few more bills for the "Colonel" before he left town ; and as he had to pay for everything when they were out together, he soon ran through what money he had, and was obliged to go to the Colonel on his own account. This was anticipating his income. Very gay and impressionable young men seldom care how reckless they are when they get hold of a woman they really like.

So it was with Bob.

He had a friend at Exeter, a high churchman, as most of the Exeter college-men are ; and he ventured to remonstrate with him. The friend's name was Septimus May. Mr. May was destined for the church ; and if he had been evangelical, he would have told everybody that he had "a call to the ministry."

But as he was not low-church, he confessed to Pusey, making long journeys for that especial pur-

pose, and had an immense veneration for vestments and the utmost contempt for the rubric.

Septimus May knew all the people at Plumpton, that is, the rectory people ; and Bob was rather afraid of him.

He had for a week or two been seen everywhere with Formosa, as everyone began to call her, after Surrey Harlowe's felicitous christening.

His connection with her was no secret, and May thought he was going headlong to perdition.

"I should not be doing my duty if I did not tell him of it," he said to himself.

He met Bob coming out of chapel one morning, and "hooked-on."

"Please take your arm away ; I don't care about being hooked-on to !" exclaimed Bob, who feared a lecture when the button-holing began.

"I want to talk to you," exclaimed Septimus May.

"I wish, for your sake, the wish was reciprocal."

"Is it not ?"

"No. I went to a wine last night, and got screwy. I had a deuced good mind to take out an *æger* ; but I made an effort."

"You will be in training soon, won't you ?"

"What for ?"

"The torpids, and perhaps the 'Varsity match."

"O yes, in a week or two," replied Bob.

"A good thing for you, a very excellent and most capital thing for you, my dear Robert !" exclaimed Septimus.

"Don't call me your 'dear Robert'!" cried Bob angrily.

"I did not mean any offence."

"Perhaps not; but I hate familiarity as much as I hate preaching."

"And yet your father is a parson."

"I'm not. It is true, I know you at home; but that is no reason why you should presume upon the acquaintance, and jaw at me for—for nothing at all."

Septimus was only the more determined to do his duty by the opposition he encountered.

Here was a soul to be saved, and St. Francis Xavier could not have gone more energetically to work than he did.

"I don't speak purposelessly, nor do I speak without an object, my dear—that is, Robert."

"Call me Bob or Murdock, or I'll—I'll not listen to you another minute," said Bob incensed.

"It is my zeal," answered Septimus May; "you know, Murdock, or ought to know, that I have the greatest possible regard for you."

"Have you?" said Bob coolly.

"I have indeed."

"I suppose I ought to be deeply indebted; but, to give an example of the awful perversity of the human heart, I must say, I'm not."

"Some day you will thank me. I'm content to wait. A prophet never has honour in his own country."

"I've heard that before. Read it, I think, in some heathen author."

"Heathen!" cried Septimus May horrified. "The blessed Gospel, Murdock."

"O, is it? I'm very sorry; but I always mix these ancient swells up together; but of course you will admit that Livy and Herodotus are out-and-out better historians than Matthew, Luke, and those fellows?"

"The apostles were not historians, they were biographers," said May.

"O, were they? I beg your pardon. But are you not wandering from the text; as my father says sometimes, when he's gone off at a tangent in the pulpit, and wants to get back to the original mine, having worked out the accidental vein?"

"I will; O, yes, I will," answered Septimus.

"Be quick, then. I haven't breakfasted, and my Gyp will broil to death some bones I ordered. Will you come to breakfast with me?"

"Thank you, no. Please excuse me. I am not carnally-minded just now."

"Well, fire away."

"Your name, Murdock, has been coupled with that of an infamous woman," said Septimus May, by way of plunging into the middle of the thing at once.

"Has it? Who told you so?"

"O, several men. Now, if this is true—"

"Please be good enough to give me their names,

will you?" said Bob, taking out a note-book and pencil.

"Well, if you insist upon knowing—and I don't see why I should not tell you, as it was not a privileged communication—St. Bede was my informant."

"O, St. Bede was your authority. Very well," said Bob, setting his teeth together.

"Remember, Murdock, that the wages of sin are death," continued May, thinking he had made an impression.

"St. Bede shall hear from me," muttered Bob.

"What can you expect to result from an illicit connection of the sort you have formed?"

"My dear fellow," Bob replied, "go and do the same thing. I believe it would do you a great deal of good, and knock some of the nonsense out of you. Good-morning, I'm off to breakfast."

"Murdock," said May despairingly.

"Well?" cried Bob, already half-way across the quad.

"For goodness' sake, reflect."

"On what?"

"Your eternal salvation."

"O, there is plenty of time to think about that; I'm in no hurry," replied the profligate Bob.

Septimus May put up his hands and walked away, engaged in silent prayer.

"I say!"

It was Bob's voice, and came from a remote part of the quadrangle.

"Did you speak?" he asked.

"Yes. You'd better go out; for I shall speak to St. Bede in a peculiar way, and if you are in your rooms, he may drop down upon you warmly. Sport your oak."

Septimus groaned.

Assuredly Bob Murdock was one of the wicked.

He went to his rooms to breakfast, and had just finished when Lord St. Bede came in.

"You're a nice fellow," said Bob, who always let out anything he had on his mind.

"What do you mean?" asked St. Bede.

"You call yourself a friend of mine?"

"Yes."

"And yet you go and talk against me. May tells me so," said Bob.

"May's a great story-teller, then," answered St. Bede; "that's all I can say."

"Why, did you couple my name with that of Formosa?"

"I really am not aware that I did so. O, yes; now I recollect. I said you had got hold of a very fine woman, or that she had got hold of you, and rather envied you than otherwise. So May made capital out of it, did he?"

"Very much."

"The mischief-making brute! I'll ask him what he means by it. Have I your permission?" asked St. Bede.

"Certainly."

Both men lighted their pipes, and the conversation turned upon rowing matters. Although Bob Murdock was an excellent oar himself, he found few supporters in his college.

The consequence was, that in the torpid races the Brazenose boat never did any great things.

It was Bob's great ambition to bring Brazenose to the head of the river, and he intended to make desperate efforts to do so this year.

St. Bede was a little fellow, and steered capitally. He had been a favourite coach at Radley; and it was supposed by all those in the secrets of the members of the O. U. B. C. that St. Bede would steer the eight.

The conversation was maintained briskly for some time, and then, having to attend to lecture, they separated.

In spite of Bob's energetic training, it happened that when the torpid races came off, Brazenose got bumped by first Trinity, and was far from being at the head of the river.

## CHAPTER XIV

### THE COLONEL'S PLOT.

SKETCHLEY was not a man to allow any idea to slip, if it was likely to prove profitable to him. He had hit upon a scheme for making money, and after nursing it for some time, he thought the period had arrived to put it in execution.

Formosa had no conception whatever that she was being made a means to an end by this unscrupulous man, but so it was.

In February the Colonel said to Vampire Dick,

"I want to talk to you."

"Fire away, guv'nor," replied Ashley.

"Not here."

They were in a public-house.

As a matter of dry fact, they usually were.

"Where, then?" asked Vampire Dick.

"O, some quiet place. Say the Captive Balloon at Chelsea. Give the proprietor a fiver, and have it all to ourselves; only the birds of the air can overhear us then."

"I'm agreeable," answered Ashley.

They hailed a hansom and went to Chelsea, and



made an arrangement for the sole use of the Captive Balloon for an hour.

They took their places, grumbling rather at finding no seats in the car, and presently the huge balloon began to ascend.

"I think I can trust you, Dick," began the Colonel.

"If you didn't think so, you wouldn't have brought me here," said Ashley. "I may be a bad 'un; I don't say I'm not; but I'd as soon drop down a living corpse as sell a pal."

"I believe you. Besides, I have you in my power pretty well; and if you attempted to play tricks with me, I'd wring your neck."

"P'r'aps."

"Don't you make any mistake; I'd do it," added the Colonel decisively.

"You'd have to spell 'able;' however, that's neither here nor there. If I sell you, do what you like. After all, there is more to be got out of you by sticking to you than doing the wrong thing, and I will 'act on the square,' as the song says."

"More because it is your interest to do so than anything else."

"I wonder when this thing's going to stop," observed Dick.

The ground seemed to recede from them further and further every instant.

"I say," Dick added, "it would be a lark, wouldn't it, if the rope broke?"

"Lark!" repeated the Colonel; "it would be anything but a lark, my small friend."

"We should be 'Up in a balloon, boys! up in a balloon!'—lay stress on the *u*—'all among the pretty stars, sailing round the moon!'—if we got as far."

"We should be dead as mutton before that. But don't suggest anything so beastly horrible. I swear you've made me shiver. Bring out that flask of brandy you bought at the World's End."

Vampire Dick handed his superior a small bottle containing brandy, and they both took a draught.

"Feel better?" asked Ashley.

"A deal," replied the Colonel.

Suddenly the rope gave a jerk, and the balloon began to rock about a little.

"Hullo! what's up?" cried Dick.

"Come to the end of our troubles, that's all, I expect."

"Good job too. Now just take a bird's-eye view of London, as advertised, and start ahead with the idea."

The Colonel did as Dick suggested, but presently he turned to his companion and said,

"Bother London! I've seen London heaps of times. I know every inch of it. Seeing London ain't business, is it?"

"Well, no," Dick answered on consideration, seeing London wasn't business. He was inclined to think it was play.

"And it isn't worth a fiver, is it?"

No, Dick thought it wasn't worth a fiver.

“By Jove, though,” he added, recurring to his original idea, “it would be a lark if that rope was to break. Some day we shall have improved patent aërial steam-carriages and through-communication with the Moon and the nearest of the fixed stars. There and back cheap excursion-trip; ten pounds, not including your grub. Sirius, Neptune, &c. five pounds extra. Only a limited number of passengers taken on ordinary occasions, owing to the quantity of valuable merchandise exchanged between the two places; a splendid view *en passant* of the wonderful mountains of burning hydrogen gas in the valleys of the Sun. Then we shall advertise the history of the Moon, printed in the capital of that far-off planet in lunar caustic, compiled from authentic documents; and after that we shall have the minstrels of the Moon, who will sing the favourite airs of their native land nightly at St. James’s Hall; and—”

“Stash it!” exclaimed the Colonel impatiently.

“The theme inspires me.”

“More likely the brandy. The worst of you, when you get anything to drink, is, that you are such a long-winded beggar.”

“I’ve done,” said Ashley, lighting a cigar.

“Now to my scheme. It would be a fine thing to make sure of a race, wouldn’t it?” said the Colonel.

“Make sure of a race?”

“Yes.”

“Nobble a horse?”

“No.”

"What then?" asked Vampire Dick in perplexity.

"Better than that," replied the Colonel; "better a long way."

"I'm licked. Give it up. Never could guess riddles," said Ashley.

"Fancy," the Colonel went on in a tantalising manner, "if one could bet against the favourites when it was two to one on them, and lay out the coin to any amount, and be sure of making hatfuls."

"Very nice," said Dick smiling.

"Well, it's to be done."

"How?"

"That's the question," said the Colonel. "I haven't breathed a word to any living soul but you about it, and I want to have your candid opinion about the scheme, because I've always thought you had your head screwed on the right way."

"Well," ejaculated Vampire Dick.

"You know young Murdock?"

"I've seen him."

"He's cock-sure of being stroke of the Oxford Eight this year."

"Well," said Dick a second time.

"A great deal depends on the stroke in a race of four miles and a half, doesn't it?"

"Everything."

"And a man can't pull that distance without special training."

"No."

"You couldn't, for instance, supposing you were

shoved into the eight hap-hazard, on the morning of the race, without notice?"

"Not I."

"Why couldn't you?" asked the Colonel.

"Because I lush and smoke, and should never have the wind. What a man wants is 'staying' power."

"Exactly; you've hit it. Now, suppose I can square it so as to make Murdock tight the night before the race?"

"He might pull himself together again."

"So he might. But suppose I had him served with a writ in a week's time from this, and got judgment against him, for a larger amount than he could pay in a hurry, and locked him up the night before the race: what then?"

"By God!" exclaimed Vampire Dick, "that would be a splendid idea, and worthy of a great genius."

"So I think. Now, that's my plan," said the Colonel with a complacent smile. "Now let us go over it again."

"It's clear enough."

"Never mind; when I've got a big thing uppermost, I like to dwell upon it."

"Go on, then."

"I've got Murdock tight enough. All the bills he has in the market are in my hands, and he will have a writ soon."

"From you?"

"I have not made up my mind about that," an-

swered the Colonel. "Perhaps I shall get some other fellow to do it; and then step in and say I'll square it for him, leading him to believe it is all right, and there is no danger. But that is a matter of detail."

"Then you'll drop down upon him."

"Like a beaver."

Vampire Dick grinned.

"I've seen you do it before," he observed.

"Of course you have. Being in my confidence as you have been for many a year, you've seen lots of capers of that kind."

"Rather!"

"I'll get him to Formosa's house; at least, there will not be much 'getting' about it,—he'll go fast enough; he's dead hit there."

"Is he, though?"

"Yes; and Formosa shall play into my hands, although she'd be as wild as a tigress with two cubs if she knew what my game was."

"That's right enough," said Dick.

"I daren't trust her. As a rule, you should never trust a woman."

"That's just what I say; they're bound to spoil you. I hate the whole boiling of them," replied Vampire Dick.

"You'd cause to repent ever getting married, hadn't you?" asked the Colonel.

"I should rather think I had; they're my ruin. I should never have been mouching about the market, if I hadn't met that she-devil, d— her!"

As he spoke, the man's face grew livid with rage, and he clenched his fists as if strangling some imaginary being—some phantom of his imagination.

“Well, well,” said the Colonel soothingly; “don't excite yourself; she's dead and gone.”

“And a good job too.”

Vampire Dick lapsed into a sullen silence, and for some few minutes his companion could not extract a word from him.

“We must begin laying against Oxford at once,” the Colonel said, after a pause. “All the great book-makers know me, and I shall not have to post money. If I have, it does not much matter; I can get it.”

“You mean to go in a buster over this game,” said Ashley, looking up.

“Reg'lar buster,” replied the Colonel.

“It seems likely enough. Of course there is a risk about all these things; you can't make as sure of pulling it off,” said Vampire Dick, looking up, “as you can, when you lend a man money at cent per cent, of getting the whole of his property into your hands in the course of time. That's a certainty—a moral, and what I call legitimate, business. The other's risky, not to say dickey.”

“That's because you've got no soul,” said the Colonel contemptuously. “Men like you don't understand big things; you go peddling about all your lives, and nine times out of ten don't leave enough behind when you die to bury you.”

"Slow and sure ; that's my motto."

"And a bad one too—a devilish bad one. Go in for *coups*, that's my plan."

"You're not landed yet, my boy," observed Vampire Dick.

"What do you mean ?" asked the Colonel.

"You haven't got to the end of your career, and you may come to grief."

"Well, so help me never !" exclaimed the Colonel ; "you're a nice sort of pal to keep up a fellow's spirits; you should have been one of Job's friends."

"I'm a little down to-day," replied Dick apologetically. "Let's finish the brandy."

"By all means."

The flask was produced and emptied, much to Vampire Dick's satisfaction.

"I'm ten per cent better now," he remarked ; adding, "it's wonderful what a drop of lush does for a man sometimes, isn't it ?"

"That it is," replied the Colonel, looking at his watch. "Time's up," he added.

"And so is the wind. How the blessed thing rocks about !"

The remark was perfectly well founded. The wind had been getting up within the last half-hour, and the balloon rolled about in the most alarming manner.

"Wave a handkerchief, as a signal that we've had enough of it," exclaimed the Colonel.

Vampire Dick did so.



"They're making signs," he said, looking over the car.

"Are they? A lot of French fools; why don't they put the steam on and haul us down?"

"I say!" suddenly cried Vampire Dick.

"What now?"

"They're getting smaller."

"Who?" asked the Colonel.

"The coves below."

"Go on with you!" exclaimed the Colonel decisively.

"It's true."

"You're getting smaller."

"By God, Colonel!" exclaimed Vampire Dick, white with terror and dismay, "the rope's broke; we're off on our travels!"

"The rope gone—impossible!" said the Colonel, whose cheek also paled.

Both men leant over the side of the car, and peered into the dizzy depths below.

Vampire Dick had not exaggerated the danger in the least. The rope had really broken, and the balloon, no longer captive, was rapidly sailing away westward.

## CHAPTER XV

### THE RUNAWAY BALLOON.

ALTHOUGH the balloon went up steadily, it did not rise to a great height, but sailed away swiftly, as if caught by a particular current.

The inmates of the car were very much alarmed, as may be imagined ; but they were utterly powerless to help themselves.

Vampire Dick was much more calm than the Colonel, who fancied that death was inevitable.

The long rope attached to the balloon trailed along, swaying about from side to side.

Dick looked over, and could see the people in the streets, the carriages, horses, and houses. The river lay to the right of them, and was like a thin thread of silver.

“This is a pretty go,” he remarked. “I have often said it was all ‘up’ with me, and now, by George! it is all up, and no mistake;” adding, as he became more philosophical, “I’ve heard of being up a tree, and up to a thing or two, and even up to snuff, though I never could quite make out the meaning of that ex-

pression; but it is something quite new to be up in a balloon, boys."

"Fool!" cried the Colonel angrily. "Can you find time to jest when we are in such a perilous position?"

"Nero fiddled while Rome was burning."

"D— Nero!" growled the Colonel.

"With all my heart. I have no particular affection for him. He was a cold-blooded monster."

"And you're another."

"Why?"

"To go on in this way at such an awful time," replied the Colonel.

"I don't know that being down in the mouth would improve matters," said Vampire Dick.

There was a pause, during which Dick whistled, and put his hands in his pockets.

"I wish I had your nerve—your courage, I mean," said the Colonel, whose teeth began to chatter.

"If I have any," answered Dick, "it is fictitious."

"Is it?"

"Yes. It is a courage born of despair; for I'll be hanged if I see how we are going to get out of this."

"What the deuce could the men have been about to let her go?"

"They couldn't help it. It was the sudden rise of the wind and an unexpected jerk which must have snapped the rope in a place where it was worn."

"I wish it had been round their cursed necks before it had happened!"

"You don't suppose that they did it on purpose?" said Vampire Dick, forcing a laugh.

"No."

"It's valuable property, and we can only suppose it was done on purpose on one ground."

"What's that?"

"Just this. We will imagine that some one interested in the Oxford boat overheard your precious plot. He, being a sharp fellow, said to himself, 'I'll put a stop to this little bit of iniquity.' So he cuts the rope, and up we go. Don't you see that, by getting rid of us, the plot's knocked on the head, unless we write full directions on a piece of paper and drop it down over the Victoria Club, if we should happen to pass that way. There are always some wideawake fellows there, to whom a nod is as good as a wink."

The Colonel, instead of listening to Vampire Dick's nonsense, walked round the car and looked curiously at the balloon.

"That's right," said Dick; "I'm glad to see you pull yourself together."

"I have heard," replied the Colonel, who was recovering his first fright, and recognised the necessity for action, "that when you want a thing of this sort to go up, you pitch out ballast."

"Yes."

"And when you want it to go down, you open a valve and let the gas out."

"That stands to reason. But where is the valve?"

"That's just what I want to know," answered the Colonel.

"I don't see anything at all resembling a valve," said Dick.

"Nor I."

Presently Dick observed, "Fancy taking a header into eternity."

"You had better try it, if you have any fancy for that sort of fun."

"I'll follow you," replied Dick with a grin; "you know I always go where you lead."

"What is that?" said the Colonel.

He pointed to something with a small piece of string attached to it, which was visible in the side of the balloon.

"That looks like a valve."

"So I think."

It was some distance above their heads, and practically out of their reach.

"The bother is, how to get to it," said Dick.

"I'll toss you who climbs up."

"H'm," ejaculated Dick, regarding the valve—if valve it was—curiously.

"It is neck or nothing," continued the Colonel.

"I don't want to be told that."

"Will you toss?"

"Yes, I'm on."

"Two out of three."

"Sudden death ! I hope the words are not ominous. You cry to me. Pieces !"

He took out of his pocket a handful of silver, and put it on the top of his hat, which he had removed for that purpose.

"Heads !" cried the Colonel.

Vampire Dick removed his hand, and both looked eagerly at the coins.

"Heads they are, and you've won. Like my luck," said Dick.

The Colonel smiled in a sickly manner, and Dick looked at the ropes which attached the car to the balloon.

"Here goes," he said.

Throwing his hat on the floor of the car, he began to climb up the ropes. He knew very well that he ran a fearful risk. If his foot slipped, he would be precipitated into space ; and it was with an inward tremor and a sickening of the heart that he went about his perilous task.

Reaching the string at last, he seized and placed it between his teeth.

Then he descended a little way.

He was afraid to look down, because he might get giddy, and if he did, it would be all over with him.

The subtle gas escaped, and he was conscious of a falling motion.

The balloon was descending.

As the gas continued to escape, so did the balloon continue to descend.

At last the motion was so rapid that the Colonel deemed it advisable to exclaim, "Come down. That will do."

The request was immediately complied with by Dick, who was only too glad to descend.

When he reached the car again, the Colonel shook him warmly by the hand.

"You have saved both our lives, my lad," he said, while his eyes swam with tears, "and I shall not forget you."

Vampire Dick was quite overcome. While the strain upon his nervous system lasted, he could bear it; but when it was all over, he gave way, and lying down in the bottom of the car, cried like a child.

The silk of the balloon now became flabby, and presented a strange contrast to its former taut look.

Its descent was unimpeded, and the rope which hung from it was now of great service.

It caught in an elm-tree as they neared the earth, and, holding tight, prevented the huge machine from being dragged along and injured.

As it was, the country people came with ladders and extricated our two travellers, who were none the worse for their brief journey.

Their descent was accomplished near Egham in Surrey; and the Colonel telegraphed to the proprietors of the balloon, who came down at once to secure the runaway.

As the two friends returned home in the evening,

Dick said, "I have had one or two narrow shaves of my life in my time, but this beats the lot hollow."

"Don't talk about it," replied the Colonel; "it makes me shudder to think of it. If I had not discovered that valve!"

"And if I had not opened it!"

"We should have been two very pretty 'possums up a gum-tree," replied the Colonel.

"'All's well that ends well,' so says Mr. William Shakespeare, and I am very much of his opinion."

"Yes. A miss is as good as a mile; and we are well out of it: let's go to Carter's and have a bottle of fizz, and after that look in at the Alhambra for an hour."

"I'm yours to command," replied Vampire Dick.

It was some time, however, before the remembrance of this strange adventure was effaced from their minds; and Dick often woke up in the night with a start, thinking he was opening the valve of a balloon.



## CHAPTER XVI.

### THE NEWS TRAVELS.

SURREY HARLOWE paid Formosa every possible attention, with no other result than being woefully snubbed by her for his pains.

He was man of the world enough to see that she was in love with Murdock. The extent of her passion he had no opportunity of gauging, but she liked him; and Harlowe was furious at the discovery.

Being a man of a mischievous disposition, he resolved to let the inmates of Plumpton Vicarage know what was going on.

It was not that he cared for Bob, and seeing him going wrong wished to save him from ruin, or at least a serious entanglement, which could not but embarrass him in the end.

He fancied that, if he broke-off the growing intercourse between Formosa and Murdock, he could revenge himself on the former.

Meeting her at the Argyll one night with the usual crowd, he began to sing, "When we were boys together;" adding, "Good evening, Polly. Do you like boys?"

“What’s that to you?” she asked, reddening.

“O, I know a small peer of the realm, now about seventeen, who will roll in coin.”

“Well.”

“I thought I might introduce him.”

“My dear fellow, you would not do anything of the sort; I know you too well. If you knew such a man as you speak of, you would not let anybody else nibble at him.”

“I might make an exception in your favour, because I know your particular weakness—boys of a spoony and susceptible age.”

“You always were a beast and a brute,” she said angrily. “And I think I was quite right to hate you when we first met.”

“And I adored you. What a difference!” replied Harlowe.

“Sorry for you, then.”

She turned round to speak to the young Count Paul de Morangis, attached to the French Embassy, who was rich as well as well-connected, and had rather a penchant for Polly.

“One moment,” exclaimed Harlowe.

“What a tease you are to-night!” replied Polly. “Can’t you see that I am more pleasantly engaged than in talking to you?”

“Yet you must listen to me.”

“What is it, then? Do, for goodness’ sake, be quick.”

“My dear and charming creature, whom men

playfully denominate Formosa," Harlowe said with a smile, "you must positively control those desperate animal spirits of yours."

She stamped her foot impatiently.

"Very pretty. but not strictly lady-like: however, allowance must be made. Now what I was going to tell you is this: listen attentively, because the information is valuable."

He paused.

She waited for him to go on, and did not attempt to talk to the Count Paul de Morangis.

He had succeeded in arousing her curiosity.

"You are attentive. That is as it should be. I am not exacting; but I like to be treated with a certain amount of civility. I am going out of town to-morrow, Polly."

"Is that all?" she asked, in a tone of disappointment.

"No."

"What else?"

"Guess."

"Where you are going?" she asked.

"Exactly."

"How can I guess?"

"I will tell you, then; and it will not be the first time, most charming and captivating of women, that I have taken pity upon you, and enlightened your ignorance. I am going to Plumpton."

"My home?"

"And I shall stay at the Post-Office, and be

on terms of intimacy with your amiable father and mother."

Polly uttered a short cry.

"What is your object in saying all this to me?" she asked.

"I thought your friends would like to hear of your progress."

"Mr. Harlowe, you are a gentleman!" Polly exclaimed in a tone almost of supplication. "Come a little on one side; there are two or three fellows close to us, and I do not want them to hear what I say."

They retired into a corner, where they were comparatively free from interruption.

"I have been very careful," she said, "that my friends at Plumpton should not know in what way my time is passed; and if you expose me, you will condemn me to much misery."

"I have no particular wish to do so," he answered.

"I thought that you were threatening me."

"With what end in view?"

"O, you know best! By the way, when do you leave town?"

"The day after to-morrow."

"Will you come to supper at my place?"

"With pleasure. At what time?"

"O, say ten; don't make it too late," she replied.

"That is arranged," he said, with a smile of congratulation.

"Excuse me now," said Polly; "I have a man in tow worth two thou' per ann.; and it won't do to let him run about loose."

Polly smiled, and, giving her hand to Surrey Harlowe, permitted him to press the tips of her fingers.

"The little minx is afraid of me," he muttered; "by threatening her with exposure at Plumpton, I have contrived to render her amiable. Why she should fear the whole history of her career being known at Plumpton, I am at a loss to imagine; but all women are peculiar, and each one is sure to have her particular weakness."

Having gained his point with Formosa, he did not stop long at the casino, but drove to his hotel, and, sitting down in the smoking-room, lighted a cigar. There were two men near him drinking soda-and-brandy, smoking, and talking confidentially.

These were George Pole, the War-Office clerk, and Mr. Fynde, the commission-agent.

"Is it any use waiting any longer?" asked Mr. Fynde.

"I shall stop till one. Why not? It is as jolly here as it would be anywhere else. We were asked to meet St. Bede, and of course we shall stick up all these drinks and weeds to him."

"Is St. Bede your friend?"

"No; my brother's. But I always utilise his chums; it is quite legitimate. St. Bede took quite a fancy to me; and when I intimated that I wanted

a temporary thou', he did not make the slightest objection, but offered to lend me his name, like a shot."

"Don't you think Poleaxe Brothers have been putting it on too stiff lately?"

"For discount?"

"Yes."

"Not more than usual. I see what you're driving at, my dear fellow," exclaimed George Pole; "you want to take the kite to some of your own particular Jews, and pocket the com. Not for this child. If it comes off all right, you shall have a fiver, as I promised you, and welcome; but no hanky-panky with me. I know too much."

"All right," said Fynde; "don't put yourself out. Tell me about St. Bede; he's a loose sort of fish, isn't he?"

"Not uncommonly so. He's beastly well off, and they say will steer the Oxford eight this year."

"Rather hop-o'-my thumb, then?"

"Not so fat and ugly as—well, I won't say who. He's an extremely nice fellow, and wants looking after. I consider I am doing him a kindness in taking him up; but I shall have to teach him to keep his appointments, or there will be a row in the house."

"Is there anyone hanging on yet?"

"To him?"

"Yes."

"Not exactly. I've heard that a man called Surrey Harlowe is nibbling; but I'll spoil his little

game. I look upon little St. Bede as my exclusive property."

Surrey Harlowe overheard this conversation, and could not help laughing to himself at the consummate impudence of the War-Office clerk.

Turning round, he exclaimed, "I beg your pardon, but you mentioned a name just now that I have heard."

"Which is that?" asked George Pole.

"Mr. Surrey Harlowe."

"O, you've heard of him, have you? Then I'll lay a sovereign you've heard no good of him."

"Upon my word, I forget now. Perhaps you are right," replied Harlowe carelessly.

"I don't know who you are, sir," cried George; "and I am not in the habit of talking to strangers in a public room, unless to set upon and put them down when they are noisy, and do not keep within the bounds of propriety; but you seem a decent sort of fellow, and—"

"Thank you very much," interrupted Harlowe; "I was only anxious to be informed as to the character of the gentleman you were speaking about."

"Gentleman—not much of that," said George. "He is up at Oxford—or was—with my brother. That is not saying much for either of them; for my brother, I am sorry to say, is an awful stick; and as for Harlowe, he is as poor as a church-mouse, and up to all sorts of dodges to raise the wind."

"Really!"

"O yes; I have heard about him. Is deeply in with Colonel Sketchley; and when once the Colonel gets a fellow in his grip, he ought to make his will, and prepare for the worst."

"Harlowe owes him money?"

"A heap."

"Did the Colonel tell you so?"

"O yes; I always have these things from the fountain-head, and I know that this man Harlowe is a scamp."

"I like to meet a man who is not afraid to speak his mind in mixed company," said Harlowe. "Let us exchange cards."

"By all means."

George Pole handed him his, and took one from him in return.

"Hullo!" he exclaimed, his countenance falling a little.

Surrey Harlowe looked at him curiously, wondering what he would say next.

"Do you belong to the Worcestershire Harlowes?" he said.

"No," answered Surrey drily.

"Ah! I am glad of that. I don't mind shaking hands with you now, and making your acquaintance; but, upon my word, I had a good mind to give you back your card when I thought you were one of the Worcestershire Harlowes."

"What difference does that make?"

"Every difference. The man I have been slanging



and running down is a Worcestershire man. You are like the two Dromios. I didn't know which was which. But now I find you are not the scamp, I'm glad to know you."

This was a clever way of extricating himself from the difficulty into which his love of chattering had placed him.

Harlowe accepted the implied apology, and was about to say something, when St. Bede entered. Lord St. Bede had met George Pole at his brother's in the Temple, he being up in town for a brief space, and George had, with his usual assurance, invited himself up to St. Bede's Hotel, bringing Fynde with him, because he was an able financier.

St. Bede at once shook hands with Surrey Harlowe, and gave George a nod.

"You have kept your friends waiting," exclaimed Harlowe.

"Do you allude to yourself?"

"O no. I was not aware you were staying in the hotel."

"I only came up yesterday, and go back to-morrow."

"Mr. Pole is very anxious to get your signature to an oblong piece of paper," said Harlowe, with a mischievous look in George's direction.

He was determined to pay him off for the way in which he had abused him a short time before.

"He is very much mistaken, if he thinks I shall do anything of the sort," answered St. Bede.

"It is not a custom of yours?"

"Certainly not. I remember accepting a bill for you, which you did not meet, and which I had to take up."

"Yes," said Harlowe, smiling.

"Had you to pay it?" asked George, coming nearer.

"Of course I had."

"By Jove, you must be my Harlowe!" exclaimed George, looking at Harlowe insolently.

"My good sir," Harlowe said, "if you are insolent to me, I shall be under the painful necessity of pulling your nose."

"I am afraid you would find it a dangerous experiment," answered George. "However, I did not come here to have a vulgar brawl with a man of your character and antecedents."

"What do you mean?" asked Harlowe.

"O, a nod is as good as a wink to you. It is all very well to pretend ignorance. You are not immaculate, my dear fellow, and the misfortune for you is, I happen to know it."

"Really, St. Bede, if these are your friends," began Harlowe.

"One is an acquaintance only, and the other a perfect stranger," answered his lordship.

This brought Mr. Fynde to the fore.

"Your lordship may have forgotten my name, but I am sure you have received one of my circulars, for it was only last year I sent to every man up at Oxford and Cambridge."

"I am not in the habit of taking the trouble to remember the names of my tradesmen," said St. Bede haughtily.

"My lord, I demand an apology," said Mr. Fynde.

"For what?"

"You called me a tradesman. I am a commission and financial agent, as my card will show. I have been out of luck lately, but I have taken offices again, and shall be independent of the world shortly."

"Will you come up to my room and smoke a cigar, Harlowe?" said St. Bede, turning his back on his visitors.

"Certainly."

They walked away together, and heard George Pole exclaim, "Very cool treatment; but they're both of them tight; both as screwed as owls. Come along, Fynde. I shall call to-morrow, and see this sprig of nobility when he is doing his S. and B., and trying to recollect where he was over-night."

The waiter met them at the door.

"Ten sodas and brandy, sir, and sixteen cigars; eighteen shillings altogether," he exclaimed.

"O, put it down to Lord St. Bede. We came here by his invitation," replied George Pole carelessly.

"I have no orders."

"Well, he's in the house. Send up to him. Here's my card—'Mr. Pole, War Office, Pall Mall'—and if St. Bede refuses to pay, send to me, and I'll make it all right."

The waiter bowed, and Pole gave him a florin.

"Here's something for your trouble," he exclaimed. "I will say one thing for this hotel; you sell good stuff, and the waiters are all very civil and obliging."

"Very glad to think, sir, that you have been satisfied."

"Quite so. I would pay this bill; but when I am invited anywhere, I never pay on principle. Good-night."

The waiter returned their salutation, and away they went.

"He called me a tradesman," said Fynde, with a dismal groan.

"Not a bad idea either. I wish to goodness I had been brought up to trade. Fancy being Dakin's tea, or Jay's silks, or Streeter's machine-made jewelry, or even Samuel Brothers' trousers! O, there's nothing like trade."

"I don't like it."

"I'll tell you what I don't like," said George Pole, "and that is the cool way that fellow Harlowe put the crabs on my idea of getting St. Bede's acceptance."

"It's not much good thinking of it now."

"I don't know. He's a big fish; but I think I could land him, if I had more time. He's going back to Oxford to-morrow; that's the worst of it. I meant to ask him all in a hurry to do me a favour, as I was hard-up and pressed for money; that's true enough, God knows."

"How are you off for petty cash?"

"I have eighteenpence; and you?"

"Not a rap," replied Fynde gloomily.

"I must rush Phillibrown to-morrow. You taught me that valuable plan of getting coin, and I always do it now. 'Phillibrown, I want a sovereign.' The phrase is magical. Down go the fingers into the waistcoat-pocket, and out comes the quid."

"Phillibrown," said Fynde, "is an institution;" and he added, "Let's have a cab."

So they had a cab, and spent the remainder of their ready money in an unnecessary extravagance.

As a rule, the poorer a man is, the more extravagant he always is.

Fynde would never carry a halfpenny or penny about with him. He always threw it in the street, thinking it unlucky to have a solitary copper coin in his possession; not recollecting that if he had a penny every day in his pocket, and put all his pence into a drawer, that he would at the end of the year be worth 365 pennies, which would buy him a new hat and a pair of gloves; he generally wanted both very badly.

We must leave the conspiring adventurers, and go with Surrey Harlowe to Brompton, where Formosa lived.

Laurel Lodge was brilliantly lighted up and the supper-table handsomely set when he arrived. The beautiful hostess could not have made more preparation if she had expected as her guest a prince of the blood royal.

Rumour had it that such had actually been the case on more than one occasion. But Rumour has a hundred tongues, and they all vie one with the other which shall tell the most falsehoods.

"I am so glad to see you!" Polly exclaimed, as he entered her drawing-room. "It is a little past ten, and I fancied you were not coming."

"I always keep appointments, especially with old friends," he answered.

"And we are very old friends."

"I think I know more about you than anyone else does, and that is why you have asked me here this evening," said Harlowe.

"O, Mr. Harlowe, what a sly *intrigante* you must think me!" exclaimed Polly.

"Not at all. What your fancy for concealment is, I do not know; but it is evident to me that you do not want your friends at Plumpton to understand the nature of your avocation."

"You are right," Polly replied, with a sudden gush of confidence. "I will not make any mystery with you. My father and mother and the friends of my youth fancy I am still living in town with Poole. They do not know that he died at sea."

"Are you sure of the fact?"

"The papers said so."

"They are not always to be relied upon; but go on."

"I hope some day to marry again, and when I do, I want all who formerly knew me to be unable to say

anything disparaging ; for I want to go to Plumpton, and buy a fine place in the village, and—”

“ Be its queen ? ”

“ Precisely.”

“ Singular ambition ! Well, I will do nothing to spoil your plans — nothing whatever, I promise you.”

Polly took hold of his two hands, and, shaking them warmly, said :

“ I am really much obliged to you. I fear no one else, because only you and Mr. Murdock knew me at home, and Robert is devoted to me heart and soul.”

“ And you to him, if report says truly ? ”

He regarded her intently as he spoke.

“ I don't know why report should say so,” answered Formosa, playing restlessly with her fan. “ He is awful spoons on me, and my vanity is flattered perhaps by his attention, while I have an object in bringing him to my feet. His father the parson once offended me.”

“ She loves him,” thought Harlowe.

“ What do you mean to do with the poor boy ? ” he exclaimed aloud.

“ O ! he must take his chance.”

“ And the end will be—”

“ The end is not yet. I am not fond of anticipating. But with regard to the other matter, you will not betray me ? ”

“ Certainly not. You have my word.”

“ I rely upon it.”

Presently a footman entered to say that supper was ready.

Harlowe offered his arm to Polly, and they entered the dining-room together. The champagne flowed briskly, and it was quite late when Harlowe took his leave and went back to his hotel. Although he had made a promise to Polly, he could not resist the temptation of letting the Rev. Mr. Murdock know the danger which beset the path of his son, and mentioning a woman as the cause of the evil, though he forbore to utter her name or give any clue to her identity.

He stayed at the Best Crew at Plumpton, and found the landlord, Mr. Thames Ditton, as surly and drunken as ever. His wife was more and more soured in temper. She missed her daughter greatly.

In the evening Harlowe strolled into the kitchen to smoke a pipe.

The worthy or unworthy couple were together, devouring raw onions with a voracity characteristic of an aboriginal New Zealander when engaged in discussing a toothsome dish of baked or boiled missionary.

"How are you, my friend, by this time?" said Harlowe.

"Much the same as usual, sir," answered Ditton.

"I wanted to arrange about an early pull on the river to-morrow."

"I'm your man; say your time."

"Give me a hail about six, and I'll go up, say five or six miles."



"Very well, sir."

"By the way, when I was here last, I think I remember a pretty girl—rather more handsome than pretty, though—what has become of her?"

"Our daughter, sir!" exclaimed the mother. "Ah, she was a good girl, though father was always a-going on at her."

"An idle slut!" exclaimed Thames Ditton.

"No, she wasn't. She'd help me in the house-work when I spoke to her kind; but she wouldn't be driven, and she had my spirit, there!"

"Your spirit!" said Ditton contemptuously. "What little spirit you ever had, I knocked out of you long ago."

"Don't you make too sure of that, my good man," retorted his wife; "I've got enough left to be a match for you, if you behave brutally."

Fearful that a family combat, in which plates and dishes might play a prominent part, was going to take place, Harlowe tried to turn the conversation in a pacific channel.

"You have not yet told me what has become of the girl?" he said.

"You see, sir," exclaimed the mother, "father was always a-nagging of her, as I told you, and she wanted to get away from home sorely. There was a little fellow, Isaac Poole, an engineer, who made up to her."

"And she married him, I suppose?"

"She did, sir."

“Do you see much of them now?”

“Very little. It’s an age since we set eyes on them. Polly sends us a bit of money now and then; but when we write to say we’ll come and see her, she writes back directly to say she is going to move to fresh lodgings, and we must wait till she gets settled. She’s been down here once or twice.”

“And Poole?”

“No, we’ve seen nothing of him. I never liked him.”

“He’s a contemptible hound!” exclaimed Thames Ditton; “and I told the girl not to have him. I’ll never forgive her for disobeying me. I like to be obeyed, as my missus knows.”

“Obeyed? Fiddlestick! It’s a wonder the girl’s turned out as well as she has, considering how you’ve treated her all through.”

The conversation was growing louder and yet more warm, and Harlowe foresaw an inevitable matrimonial row.

So he walked away, and strolled down the village. The night-air blew fresh and keen from the river, and the moon shone placidly on the water.

After half-an-hour’s walk he returned to his inn, and found that the work of demolition had proceeded gaily during his absence.

The husband had thrown the crockery about, making great havoc; and Mrs. Ditton had been violently carried from the scene of action by the valorous potman retained on the establishment.

"And these are the parents of Formosa!" said Harlowe.

It was strange indeed that one of the acknowledged leaders of the *demi-monde* should be so connected.

As a rule, such women rise from nothing.

The next day Surrey Harlowe visited the vicarage, and sending in his card, was ushered into the library of the parson.

"Ah, Mr. Harlowe, I am glad to see you, and hope you are well!" exclaimed Mr. Murdock.

"I happened to want a day or two's fishing, and selected this spot for the sake of old associations," replied Harlowe; "and being here, I was unable to resist the temptation of calling upon you."

"You do us too much honour," answered the parson.

"I thought also that you would be glad to talk about your son Robert."

"Just what would delight me. I have had my doubts about the boy lately," exclaimed Mr. Murdock; "and I should like, above all things, to hear from an independent witness what he is likely to turn out."

"You have had your doubts?"

"Yes, for some time."

"I am sorry to say that I fear there is ground for them," answered Harlowe.

"You don't say so?" cried the parson, who did not expect to find his worst fears confirmed in this way.

Mr. Murdock stirred the fire, and looked uneasily at his guest.

"May I ask in what way Robert is going wrong?"

"I would rather not say anything, if the result will cause him to incur your displeasure," answered Harlowe.

"Leave that to me. 'He who spares the rod, spoils the child,' sir. I shall not make use of your name; but I certainly shall remonstrate with him if, after hearing what you have to say, I think there is just and reasonable grounds for your accusation."

"I think," continued Harlowe, "that by cautioning you, and putting you on your guard, I am acting the part of a true friend."

"Rest assured of that."

"You will not think I come behind his back for the mere pleasure of mischievous conversation?"

"Not for a moment."

"That is right. I wished to have a proper understanding with you."

"Mr. Harlowe," said the parson, "I am sure that you would never do or say anything unbecoming a gentleman."

"Thank you. I hope I should not."

"Now about Robert; what is his weakness? I know already that he neglects his books for the more solid pleasure of rowing."

"That is nothing."

"Is he in debt?"

"To some extent he is."

“Hundreds?”

“Thousands! How many I do not know; but he has largely anticipated the twenty thousand pounds he will have when he is of age,” answered Harlowe.

“God bless me! I am astonished,” said the parson.

“So was I at first.”

“But now?”

“I am not astonished at all.”

“Why not?” asked the parson in perplexity.

“Because I have made a discovery.”

“And that is—”

“There is a woman in the case.”

This communication came upon the Rev. Mr. Murdock like a thunderclap.

He sank back in his chair, looked blankly at his informant, repeating to himself in a lugubrious tone, “A woman in the case—a woman in the case!” then he started up and exclaimed loudly:

“Bless me, if I didn’t think so!”

## CHAPTER XVII.

### POOR AMY !

"THIS woman," continued Harlowe, who felt the same sort of pleasure in wounding the feelings of the parson that a surgeon takes in a favourite operation, "has acquired great influence over Robert."

"Who is she, sir?" demanded the Rev. Mr. Murdock, speaking with difficulty.

Surrey Harlowe shrugged his shoulders.

"What shall I say?" he answered. "She is one of those butterflies of society in whose smiles young men find gratification."

"And her name?"

"Formosa."

"Significant appellation: I understand you too well, Mr. Harlowe. I take your meaning delicately, as you have conveyed it; though I should not call this vampire, who preys upon the strength of our youth, a butterfly; I should call her an infamous creature, a venomous snake, who lurks amongst the most beautiful flowers to hide her deformity and hideous moral aspect. The touch of such women is death."

Covering his face with his hands, the wretched father groaned.

"You call a spade a spade," remarked Harlowe.

"Am I not the principal sufferer," answered the parson, concerned; "and may I not speak my mind about this sin of great cities?"

"Perhaps the evil is not irreparable."

"How far has it gone? Is he living openly with her? Does she take his name, when she chooses to throw aside her fantastical one of Formosa? Does she take *my* name?"

"I think not. From what I have heard," replied Harlowe, "she employs one which is more profitable to her."

"How?"

"The man under whose protection she lives is very rich."

"And yet she carries on an intrigue with my poor son, and plunders him also?"

"Yes."

"This must be seen to. What is the name of the wretched creature's protector?—is not that the expression?"

He laughed in a hollow sepulchral manner.

"I really forget," answered Harlowe, simulating ignorance. "If I were to give you advice, however, which may seem presumptuous—"

"Not in the least."

"You give me permission to speak?"

"Freely. I shall consider myself deeply indebted to you for your frank expression of opinion," the 'ergyman hastened to say.

"I should, if I were you, remonstrate with Robert, and if possible renew the connection which, if I remember rightly, formerly existed between him and Miss Patteson."

"A very good thought—a capital thought. I will strive to do so. Do you know, Mr. Harlowe, that I have been at a loss to account, for some time past, for my son's coldness to that best of girls?"

"Miss Patteson."

"Yes; she is as good a girl as ever lived. Bob has treated her with such indifference that her friends came to her rescue, and she would have no more to say to him."

"Has she not removed from this neighbourhood?"

"Her father has just returned," answered Mr. Murdock. "The fact is, Patteson, whom I know well, was taken-in by a designing scoundrel. He went into partnership, thinking to improve his own position, but he lost money, and has now come back to see what he can do with his old connection, who, I will venture to say, will rally round him as of old."

"Miss Patteson is in the market still?"

"Certainly."

"But not with such good prospects?"

"What of that? If my boy is not mad, he will have sufficient for both, and he can add his earnings from a professional source, which will make their income a good one."

"It is your wish, I suppose, Mr. Murdock, that



your boy and Miss Patteson should make a match of it?"

"Undoubtedly it is. Do you think, Mr. Harlowe, that it is at all likely this folly of Robert's—this wicked, sinful conduct—will reach her ears?"

"I fear it," replied Harlowe.

"May I ask why?"

"O, yes. Miss Patteson has other admirers?"

"Several."

"They have been kept in the background owing to her preference for Robert?"

"That is true," replied Mr. Murdock. "Even when a coolness sprang up between them, and they did not see much of each other, I have been told that Amy would encourage no one else."

"I thought so. Well," said Harlowe, "this affair of Robert's with Formosa is pretty well known in town, and if one of the unsuccessful suitors for Miss Patteson's hand hears of it, it is very likely that he will write her an anonymous letter to serve his own ends."

"This would be infamous."

"In love all is fair."

"A worldly saying, and a bad one, sir," returned the parson. "However, I shall act upon your advice, and endeavour to reconcile my unhappy son and the girl whom he is treating so badly."

"Perhaps, when he has sowed his wild oats—"

"Excuse me, Mr. Harlowe, but that expression always irritates me," interrupted Mr. Murdock."

"It is a common one."

"I grant you ; but sowing anything suggests a harvest, does it not ? After the sowing comes the reaping, and the Scripture tells us, 'as ye sow, ye shall reap.'"

"I was only endeavouring to bring forward what extenuating circumstances I could," replied Mr. Harlowe.

"I know that. I am firmly persuaded of the goodness of your heart, and the excellence of your motives."

"I am going to fish ; and if any idea occurs to me during the day, I will not fail to let you know. In the meantime, I think you will do well to visit Oxford, talk to Robert, and if possible bring about an interview which may lead to a reconciliation between him and Miss Patteson."

"I thank you very much. The danger is a fearful one, and the boy must be rescued. He will be a brand from the burning."

Harlowe rose to go.

"Will you dine with us to-day?" asked the parson.

"Thanks. I am not in trim. My portmanteau is in town."

"That does not matter, we shall be strictly *en famille*."

Harlowe made no further objection, and promised to be at the rectory at seven.

He went straight back to his inn, and sitting down at a table began to write a letter ; but he did

not write in his own hand. His writing was cramped, and evidently disguised.

In fact he was writing an anonymous letter.

It began in this way :

*“ To Miss Amy Patteson.*

“ It is my painful duty to inform you that Mr. Robert Murdock, to whom you were once tacitly engaged, is utterly unworthy of the affection which you still entertain for him in your heart.

“ Mr. Murdock has formed a degrading and disgraceful connection with one of the most infamous of her sex, in whom his whole life seems to be wrapped up.

“ Formosa—this is the wretched creature’s name—has effectually supplanted you ; and Mr. Murdock spends all his spare time, and much that he ought not to spare, in the magnificently adorned saloons of Formosa’s luxuriously-furnished villa at Brompton, where he basks in the smiles of the temptress, and vows, at her solicitation, that he is wholly her slave.

“ It is for you to be firm, and do your duty in this crisis of your fate.

“ Mr. Murdock is undeserving any further consideration or toleration from you ; and it will be well for you if you can contrive to tear his image from your heart, and think of him as one who has not been.

“ A TRUE FRIEND.”

He read and re-read this heartless letter, and,

directing it to Miss Amy Patteson, Plumpton, put it in the post with his own hands.

"I think," he said to himself, "that I have managed to stir-up the mud pretty well. First of all, old Murdock will post off to Oxford, and read Master Bob a lecture he won't forget in a hurry; then Amy will cry her eyes out; and there will be a regular shindy all round; for the odds are, Bob will cut the Formosa, and become virtuous once more."

Amy Patteson was, with her parents, invited to the rectory to dine that evening. The parson thought she would like to meet a friend of Bob's; and, indeed, she was much pleased when she received the invitation.

While she was dressing, the letter written by Surrey Harlowe came, and she slipped it into her pocket, intending to read it when an opportunity occurred.

This did not happen until after dinner, which was rather a tame affair. Mr. and Mrs. Murdock were very grave. The communication that Harlowe had made had, as a matter of course, been transmitted by the clergyman to his wife.

Her eyes were red with weeping, and Amy could see that something had happened; nor were her mother and father less slow in perceiving this than herself. They wondered what had occurred, but, of course, could not make the inquiry.

After dinner the ladies retired to the drawing-room; and Amy, thinking of the letter, said:

"O, Mrs. Murdock, may I read a letter?"

“A letter, dear?”

“Yes.”

“Who is it from, Amy?” asked her mother.

“I don’t know, ma dear. I never saw the writing before in my life.”

“Give it me.”

Amy did so; and Mrs. Patteson instantly recognised a manly style about the writing, though she, like her daughter, was unable to say whose handwriting it was.

“I shall open it, dear, and read it to you,” said Mrs. Patteson.

“Read it aloud, dear mamma,” Amy replied. “You know very well that I have no earthly secret from you.”

Mrs. Patteson smiled at her daughter in a kindly way. She knew what a good and truthful girl she was, and felt thoroughly persuaded that she had not, as she declared, any secret from her.

The seal was quickly broken, and the letter opened. Mrs. Patteson’s face clouded, as she proceeded with its perusal; and at last she said, in an agitated voice:

“I—I scarcely know whether I ought to show you this letter, Amy.”

“Why not, dear mamma?”

“Stay a moment; I will consult my old friend Mrs. Murdock, and be guided by her decision: it is a most singular communication.”

Mrs. Murdock looked up wonderingly; and when

the letter was handed to her, read it, but without exhibiting those signs of agitation which had marked her friend.

Having concluded its perusal, she said :

“ I knew all this before, and I fear it is too true.”

“ You knew it, and you did not tell me ?” cried Mrs. Patteson.

“ My husband was going to Oxford to question Robert, and verify the truth of the statement, before we held any conference with anyone about it ; and, my dear Mrs. Patteson, it was only this morning that the astounding intelligence reached us.”

“ Indeed,” replied Mrs. Patteson rather coldly.

“ I think Amy may be permitted to see it.”

During this conversation Amy had sat like a stone. The allusion to a journey to Oxford made her suspect that the epistle had some reference to Robert Murdock ; but she could not be sure, and she was in a state of mingled curiosity and agitation.

“ I am inclined to agree with you, and yet—”

Mrs. Patteson broke off abruptly.

Presently she resumed :

“ No,” she exclaimed, “ I will not show it to my daughter. It is a cruel and infamous letter ; but she shall know the purport of it. Amy my dear, Robert Murdock is unworthy of the bestowal of another thought, if the allegations contained in this letter are true.”

Mrs. Murdock raised her handkerchief to her eyes and began to weep bitterly.

"O, my dear friend," she said, "I had hoped to be spared this."

"It matters little," said Amy Patteson coldly, and with admirable self-possession, "as far as I am concerned, because I have felt for a long time that Mr. Murdock has not cared for me."

"He used to speak of you as his future wife, my darling," Mrs. Murdock said, leaving off crying.

"That was in the days gone by," replied Amy with a bitter smile.

"He is young," said his mother.

"Of course," observed Mrs. Patteson, "you will, as his mother, make every excuse for him ; but if he comes home during the vacation, and attempts to renew his addresses to my daughter, I shall politely close the door against him."

"And very properly too," said Mrs. Murdock. "I can only take his part to a certain extent; though I can scarcely believe what I have been told to-day."

"It is very hard upon Amy, poor dear child," Mrs. Patteson went on ; "for she really had a liking for Robert."

"Once, mamma," said Amy.

Her face was very pale, and the corners of her mouth twitched a little while she was speaking.

"Although he did not propose openly, and ask you to be his wife in so many words, he certainly led you to believe that he would marry you.

I have not heard you talk about him much lately, and I hope and trust sincerely you have forgotten him."

"I can be as proud as he," replied Amy.

"Then you do not care for him?"

"Not a bit. I—I ha— hate him," Amy said, getting her words out with difficulty.

Presently she burst into a violent flood of tears, and sobbed as if her heart would break.

Mrs. Patteson and Mrs. Murdock were by her side in an instant.

"I see how it is; she loves him still," said Mrs. Patteson.

Amy certainly gave her mother every cause for making this assertion. She went into violent hysterics, and was led upstairs to a bedroom just before the gentlemen made their appearance from their wine.

"Where is Miss Patteson?" inquired Surrey Harlowe.

"Come hither," said Mrs. Murdock, beckoning him to a seat at the sofa.

"It is a secret, but I will tell you. Amy has heard that my bad boy does not care for her, and she is much upset," she added, as he sat down beside her.

"The effect of my letter," thought Harlowe.

"Indeed, it is very sad, if she cares for him," he said.

"O, she does; the girl is evidently mad about



him; but that is not surprising, he is such a fine handsome fellow, is he not, Mr. Harlowe?"

This was dictated by her maternal pride.

"He is passable."

"So manly in his appearance."

"Yes."

"I don't wonder at girls falling in love with him. Between us, Mr. Harlowe; I think Robert far too good for Amy Patteson, and have always told my husband so."

"Really!" ejaculated Harlowe, much amused.

"She has nothing."

"So I am told."

"Not a penny, and no chance of any money, as her father has been unsuccessful and has just lost a considerable sum," Mrs. Murdock went on.

"The advantage is all on his side, then."

"Of course it is; still I do not approve of Robert's conduct, which is very bad. Young men fall in love, you know, and fall out again, and there is no harm done, except to the lady. A great deal of what I saw to-night, I believe to be affected—put on, in fact. Would you credit it, the girl positively made quite a scene here to-night? I was quite glad to get her off upstairs."

Poor Mrs. Murdock was not, on this occasion, overburdened with the milk of human kindness.

When Amy was a little better, apologies were made for her absence, and her mother took her home; Mr. Patteson remaining, to have a long conversation

with the parson, who intended to start for Oxford in morning.

Patteson was a worldly man, with an eye to the main chance, and he did not like to see Bob slip through his daughter's fingers.

"I always said," he observed, "that they were a couple well matched."

"So they were," answered Mr. Murdock.

"My girl is very fond of him."

"Still?"

"O, yes."

He then told Mr. Murdock all about the scene of the evening, which his wife had hurriedly related to him before leaving.

"God bless me!" exclaimed the parson, "this aggravates matters. I'll make him marry your girl; if he doesn't, I'll disown him."

"But if he is wayward, that will not frighten him."

"And why not, pray?"

"He has money."

"Which he is making ducks and drakes of; which he is squandering on harlots in the haunts of vice, sir," answered Mr. Murdock angrily.

"O, is he in debt to any great extent?" asked Mr. Patteson drily.

"Terribly. Involved to a large amount already, I am told."

"Ah," said Patteson still more drily, "if his character is so bad and reckless as you—his own

father—represent, I must consider whether it will be judicious on my part to let him marry Amy.”

“We shall see; we shall see. Come to no hasty conclusion; we must pray for guidance and support in this hour of trial and affliction,” said the parson, raising his eyes to heaven piously

When Mr. Patteson got home, he kept his wife up, while he sat over a glass of brandy and water, and talked to her.

“I don’t think this young Murdock is so much of a catch, after all,” he said.

“Don’t you? He has money; and you know what a good thing it would be for us, if we could marry Amy well.”

“How much money?” inquired Mr. Patteson, shutting one eye and looking into his steaming glass.

“I always understood 20,000*l.*; but what is the use of asking me, you ought to know.”

“That is the sum he is entitled to receive when he comes of age; but suppose he anticipates it, or the best part of it?”

“By running into debt at College; is that what you mean?”

“Precisely.”

“Then he is best let alone,” replied Mrs. Patteson.

“So I think.”

“Is that his present position?”

“So I hear from the parson.”

“His own father?”

“Yes.”

"Perhaps Amy will have had a narrow escape. She is a very lady-like, presentable girl, and ought to do better than wed a ruined spendthrift. I suppose Robert is squandering his fortune on the worthless woman we hear about?"

"No doubt of it, my dear."

"It is very sad to think of the position and influence such creatures are acquiring; this threatens to be a very licentious age."

"It is already."

In conversation like this an hour was passed, and then Mr. Patteson retired without coming to any decided conclusion as to the best course of action to adopt. He would "sleep over it" he said, and so he did.

After all, poor Amy was the most to be pitied; for she loved her false and perjured lover most passionately. Strange perversity of the human heart! She loved him more when she heard she was deserted for another, and was likely to lose him for ever.

Mrs. Patteson knocked at Amy's door that night, when she had put on her dressing-gown, and her husband was in bed.

"Is that you, mama?" asked Amy.

"Yes, my dear; are you more comfortable?"

"A little; will you not come in?"

Amy unlocked the door.

She was awfully high-church, and had been praying before a crucifix.

On a table was a packet of letters; they were all

from Bob, and by their side were some trifling presents he had from time to time made her.

"What have you here, dearest?" asked Mrs. Patterson, pointing to the articles on the table, as she sat down on a chair, candlestick in hand.

"His presents and letters. I shall send them all back again to-morrow, now I have heard."

"Yes, I would; and yet—"

"Surely you would not advise me, mamma, to think even of being on good terms after what has transpired?"

"You must not be hasty. Let us temporise. Your papa will protect you."

"Do you think, mamma dear, that the *liaison* he has established will last long? It is detestable to think of it; but I could find it in my heart to forgive him, if he would come back penitent, kneel at my feet, and ask me to take him back to my love."

"I hope it will be transitory, and that for your sake, darling, all will be well," answered Mrs. Patterson.

"But, mamma dear—"

"There, do not excite yourself, dearest. Kiss me, and go to sleep; you will be better after a good night's rest."

Mrs. Patterson imprinted an affectionate kiss upon her pet's lips and retired.

Amy locked the door again, and once more bowed her lovely head in silent prayer before the crucifix.

The next day Mr. Murdock put himself in the

train and went to Oxford, where he found his son, who had just returned from rowing on the Isis.

They had had a good spin, he said, and it had taken it out of him a little. He should not mind if the governor would stand a dinner to celebrate the unexpected pleasure and honour of his visit, such visits being, like angels', few and far between.

"I shall do nothing of the sort, Robert," answered his father sternly. "I have come to remonstrate with you in strong language upon your conduct."

"My conduct!"

"Yes. Reports have reached my ears which I can scarcely credit. I should not be doing my duty if I neglected to speak to you."

Bob threw himself into a chair, and his face assumed a dogged, obstinate expression, though it flushed a little at intervals.

"Go ahead!" he exclaimed; "I'm listening."

## CHAPTER XVIII.

### FATHER AND SON.

“Now don’t misunderstand me, my dear good boy,” began Mr. Murdock. “I don’t want to be hard on you if I find there is no cause for my strictures.”

“Let me hear them,” Bob answered.

“I shall rely upon you to answer me honestly and truthfully.”

“Did I ever tell you a lie?” asked Bob, almost fiercely.

“Never. I am proud to say never.”

“And I would rather have my right hand cut off now than do so.”

“I know it, Robert. I feel sure of it,” said the old gentleman, with tears in his eyes. “Far be it from me to accuse you of anything so base as contemplated untruthfulness in this interview between us. I have heard—”

“From what source?”

“Nay, that is my affair. Pray do not catechise me at present. Your turn will come.”

Bob was silent.

“I hear that you have borrowed money?”

"Yes."

"You admit it?"

"It is true. My expenses were a little in excess of my income, and I have borrowed."

"How much?"

"Perhaps fifteen hundred pounds."

"Not more?" said Mr. Murdock, with a sigh of relief. "I feared your liabilities were greater. It is a pity you did not write to me for temporary assistance. I have many calls upon my purse in the parish, but you should have had priority."

"Thank you. It was for that very reason that I did not like to press you into a corner," said Bob.

"Tell me now how you came to outrun the constable."

"I don't know. Three hundred a-year does not seem to go far here."

"I am told that you have formed an extravagant and disastrous intimacy."

"With whom?"

"A woman of infamous character in London, whom fast men call Formosa."

Bob was silent for a moment, while his father watched him closely.

"I wish most sincerely," he said, "that people would mind their own affairs, and leave me to mind mine."

"Is the allegation true?"

"It is."



"O, Bob, my boy," cried his father, in great concern, "you have destroyed my peace of mind for ever by this painful and disgraceful admission! You had a girl at Plumpton who loved you fondly and truly, and you are villain enough to trifle with her affections and ally yourself openly with the vilest of the vile."

"If you can go on with your diatribe without calling me names, I should like it all the better," Bob said.

"My indignation perhaps carries me beyond the bounds of propriety, and I exceed the license of speech which even is accorded to an outraged father when remonstrating with his son. Have I done so?"

"I don't know," replied Bob testily. "You called me a villain; but go on. If it pleases you to blackguard me, you can. I sha'n't say anything more. It doesn't hurt me coming from you."

"Consider. Is it not the act of a villain?"

"Slang away!"

"Is it not wrong, then, since harsh terms annoy you? Is it not wrong to act as you have done towards Miss Patteson?"

"That was a boyish fancy."

"Is that all you have to say?"

"Let her bring an action for breach of promise of marriage, if she thinks she has any ground to go upon."

"What, sir! Do you dare to speak like that?" cried the clergyman, rising angrily from his chair.

"Sit down, do," said Bob quietly; "you'll have a fit if you go on like that."

Mr. Murdock sat down and gasped for breath.

"Let me suggest a beer after all that exertion; talking is dry work. What do you say?"

"I never drink between meals, and that you know," replied Mr. Murdock.

"I thought," said his son, "you might have broken through your rule, and that a little more would do you good."

"Robert," said Mr. Murdock, "I am a plain man, and I try to cultivate a simple mind; but I can see that you are ridiculing me. Do you forget the words of the fifth commandment? Often have you repeated them standing before me. These are the days of thy youth, and that commandment is the only one with promise. Beware lest you be cut off in the full tide of your iniquity."

"What have I done to deserve this infliction?" Bob asked plaintively. "I know you've got a way of rehearsing your Sunday morning's sermon; but you might have made some one else your barber's block."

"What have you done! You are going headlong to perdition."

"Headlong! Shall soon get there, then."

"Robert, the wages of sin is death."

"So Paul says; but I always had a doubt about his grammar," answered the imperturbable Bob. "I'm beastly bad myself at Murray; but oughtn't

it to be 'are death' ? Wages, plural, you know. We won't press the point, though."

"He's lost! lost! lost!" said Mr. Murdock, joining his hands together.

"Is he? Have him cried through the town, then."

"Utterly lost!"

"O, if that's the case, save your money, and the town-crier the trouble!"

"I ask you as a favour, Robert, to cease this badinage," said Mr. Murdock. "You may think it very clever; but recollect that I am your father, and it is scarcely decent to meet my solemn remonstrances in a spirit of buffoonery."

Bob filled a long pipe and lighted it.

"Now," he said, "you shall have it all your own way, and be as long-winded as you like."

"You admit getting into debt?"

"I do."

"You do not deny neglecting Miss Patteson for a—a strumpet?"

"I have thrown her over for a much finer and nicer woman—one who is worth ten-dozen Amy Pattesons," Bob cried.

"But the creature's character—where is her virtue?"

"Why ask me? I never had it in my keeping."

"Have you incurred liabilities on her account?"

"Yes, to the extent of some thousands."

"Ruined ! ruined !" exclaimed Mr. Murdock in a lugubrious tone of voice.

"Not yet. I shall pull through all right; but I most strongly object to being bullied in this way. I am old enough to be my own master, and I have done nothing worse than what most other men do."

"Think of your eternal salvation."

"What shall I think of it?" inquired Bob.

"My poor misguided boy !" said Mr. Murdock ; "I really do think I ought to do what the friends did in the case of Windham—a commission of lunacy is the only thing."

Bob laughed outrageously.

When he had recovered his composure, he said, "Try that on, if you like ; I'd fight you tooth and nail ; and after the decision in the case you quote, I don't think you would have a leg to stand upon. No, no ; that's all nonsense. I am much obliged to you for showing that you take an interest in me, and I can assure you that you have no cause for alarm."

"But I have—excuse me for contradicting you. This woman will use you for her own purposes until all your money is gone, and you are hopelessly in debt."

"Well?"

"Is not the prospect terrible?"

"Perhaps it is, as you paint it; but I shall take very good care that it does not happen. I will take care of my money, and you may depend upon it that I will be no disgrace to you, father."

Mr. Murdock's eyes filled with tears of joy. He rose from his chair, and shook his son by the hand, crying, as well as a choking voice would permit him,

"God bless you, my boy, for those words! God in heaven bless you, Bob; you have saved my poor old heart from breaking!"

For a moment he was completely overcome; and letting his head fall on Bob's broad shoulder, he remained silent for a time.

"There," said Bob soothingly, "I will be all right. I like the woman, but not well enough to marry her, or make a fool of myself. I'll try and shy her up, and make things right with the little Patter-son girl, if that will please you."

"My boy—my dear boy!" was all that the delighted clergyman could utter.

The fact was, Bob had determined to act cavalierly in this interview with his father, and intended to go on throughout as he had commenced; but, being a really good-hearted and good-principled fellow, led astray temporarily, his conscience began to reproach him, and the lessons of his early childhood came back to him.

Mr. Murdock was not long in recovering himself.

"Let there be perfect confidence between us, Robert," he said.

"There shall be," answered Bob. "I did not like to write and tell you that I was not exactly doing

what you would approve of ; but a man must have his fling sometime or other."

"I never had my fling," said Mr. Murdock with amusing simplicity.

"Never?"

"No ; I married early, and took orders as soon as I could."

"After the way you have spoken to me to-day ? I suppose I am under orders," Bob remarked laughingly.

"Well, well, we can't put old heads on young shoulders," answered his father, who was in an excellent temper again.

"I have some good news to tell you," Bob said.

"What is that?"

"I shall row stroke of the Eight this year, and Cambridge has accepted our challenge. My Eton form was so good that no one can beat it, and I shall get together a splendid crew. I asked Pinckney to-day to take an oar, and he has consented. You have heard me speak of Pinckney ; he rowed seven in the Eton eight, and we were then pulling together."

"Yes, I think I have."

"Now, don't you flurry yourself, old man," said Bob in a good-natured tone, laying his hand on his father's shoulder ; "I won't 'bring your gray hairs with sorrow,' &c."

Mr. Murdock was quite satisfied with Bob's promise of amendment, and although he did not get a

promise from him that he would immediately cut down his expenses and “shy up Formosa,” he implied that he would do so, and the parson went away happy.

## CHAPTER XIX.

### VAMPIRE DICK.

THE Rev. Henry Murdock had not been gone a quarter of an hour when his son's door was attacked, and on answering the summons, he found a Mr. Ashley wanted to speak to him.

This was our old friend Vampire Dick, the factotum or agent of Colonel Sketchley, the bill-discounter, diamond-merchant, and general schemer.

"Come in," said Bob, who had seen him before.

Ashley walked in, and stood respectfully on the threshold of the sitting-room.

"You are sent, I presume, by Mr. Sketchley," said Bob.

"Yes, sir."

"Take a seat ; have you a letter ?"

"No, sir. The Colonel said it was best to do it by word of mouth."

"It ! what do you mean ?" asked Bob.

"Well, sir, I've got a writ for you ; that is all," said Vampire Dick.

He advanced a few paces, and handed Bob a slip of paper.



"Perhaps, sir," he continued, "it is the first time that Sir Alexander Cockburn, Bart., ever sent you greeting; but you'll get used to the form of 'Victoria, by the grace of God,' in time; at least, I hope so."

"I hope not," said Bob, who was rather astonished.

"The Colonel thought you'd be taken back a bit; but you got his letter?"

"I have received no letter from him, and I was not aware the bills were due. I know he has acceptances of mine, but it would have been courteous of him to give me some notice."

"He called your attention to it in a letter, but I suppose it must have miscarried. Those post-office arrangements are beastly."

"What is the amount?"

"It is on the document, sir."

Bob read it attentively, and saw that he was to be sued for upwards of three thousand pounds.

"A large sum. You must ask Mr. Sketchley to hold it over, will you?"

"O, that will be all right, sir! You needn't be in a funk about it. This is only a matter of form."

"Matter of form, eh?" repeated Bob doubtfully.

"That's all."

"Sit down, will you? Let us talk this over."

"Thank you, sir. The Colonel is the best man in the world to deal with when you know him."

"You see," Bob began to explain, "I haven't got the money now. I shall have it in less than a year's

time, and then your employer may make sure of it."

"Bless you, sir, he knows that; but the Colonel's dodge is to keep you as his customer. He isn't a bit afraid of his money, and he knows that when you draw yours, he will get his. The fact of the matter is, there are so many fellows writing for custom from university gentlemen, that he's afraid he may lose you."

"I ought to feel much obliged to him for his affectionate regard, I suppose," observed Bob.

"He's as good as a father to his friends."

"Does he include me in the list?"

"O yes; don't you get rusty about this bit of paper, sir," replied Ashley. "It'll be all right; it's merely a form, as I said before."

"What ought I to do? Go to a respectable solicitor about it?"

"Go where!" said Ashley, with indescribable scorn.

"To a lawyer, an attorney."

"Well, sir, I did give you credit for being a sensible man; but this beats all. What! fight the Colonel, and at his own game? You'd have a bill of costs as big as a house run up against you, and no mistake!"

"You'd take no notice of it?"

"Certainly not. It's only a gentle hint. If you want another thou' to-morrow, I'd lay my life you'd get it."

"Very well," answered Bob, who was only too

pleased not to be worried. "You tell the Colonel to send me five hundred pounds to-morrow, and I will believe in his pacific intentions, and take no notice of the matter."

"You shall have the coin, sir. I'll guarantee that. It's only the gov'nor's way."

"That will do; and now just give me a light for my pipe."

Vampire Dick looked about for a spill.

Bob saw what he was in search of, and exclaimed, "Here, take this—what d'ye call it?"

"Writ, sir."

"Take this writ."

Ashley did so, folded it up, put it to the fire, and handed it to Bob, who lit his pipe with the first and the last writ he ever received.

"Will you have a glass of anything?" inquired Bob.

"No, thank you, sir. I'm in a hurry to get back."

"Have you to explain the 'ways' of your employer to any other gentleman?" Bob asked.

He was in a slightly acrimonious mood, owing to the recent interview with his father.

"O dear no, sir. I'm the Colonel's confidential clerk, and I only go on very special missions."

"Good-morning to you, then."

"The same to you, sir; and thank you for your offer," replied Vampire Dick, taking his leave.

He went straight to the station, and telegraphed to London, to Colonel Sketchley.

“It’s all right. He’s lighted his pipe with the writ, and you’ll be able to sign judgment in twelve days, as usual. He wants 500*l.* cash net to-morrow. Send the coin up, and I’ll take his note of hand for the amount.”

The day following, the money was brought to Oxford by a special messenger, and handed over to Bob by Vampire Dick, who took an acknowledgment for it in legal form.

In the regulation time Mr. Sketchley signed judgment against Robert Murdock for the large amount named in the writ; and he had him in his power.

Although Bob did not know it, or would not think of it, the Colonel had the power to arrest him at any moment.

This was the first grand step towards the realisation of the Colonel’s plot.

When Vampire Dick returned to London from Oxford, he went about to his favourite public-houses; and in one in the neighbourhood of the Haymarket he met with a peculiar adventure.

A little man, dressed in the costume of a sailor, was standing at the bar. He was rather far gone in beer and spirits; and the landlord was remonstrating with him about something or other in which he had displeased him.

“Don’t I come here night after night and spend my money?” said the little man.

“You get your money’s worth,” was the reply.

“What do I come for?”

"Because you like good liquor, I suppose."

"No, it isn't, for this is as bad as it can be. Your gin's all turps, and your beer *cocculus indicus*, and other muck. Now I'll tell you what I come for. Shall I?"

"You may please yourself. I don't see that it matters much to me," answered the landlord, with an air of indifference.

"I suppose not. You, like the rest of your brutal gang, don't care for a man when he's spent all his money."

"Come, come ; if you use bad language, I shall have to run you out."

"But I haven't spent all my money, nor nothing like it yet," continued the little man, tapping his pocket, and producing a healthy metallic sound.

The landlord's respect immediately returned.

"Well," he said, with an affectation of good-humour, "tell us why you come here."

"I come here because I want to find my wife."

"Your wife ! This is a queer place to look for a wife in, isn't it ?"

"I don't know about that," replied the little man gravely. "I hear my wife is knocking about on the loose—'on the loose,' means the 'market,' and the 'market' means the Haymarket."

"O, does it ?"

"My wife thought I was drowned at sea, but she was jolly well mistaken. I'm alive."

"I can see that," exclaimed Vampire Dick, who,

for a purpose of his own, had joined in the conversation.

"What have you to do with it?" asked the little man, his eyes rolling angrily.

"Come here, and I'll tell you."

"I won't move. You want to sharp me, I expect."

"I should get a lot out of that," answered Dick, with a laugh. "But as you won't come to me, I'll come to you."

He walked across the floor, and when he got near the little man, he exclaimed, "Was your wife's name Polly?"

"The devil!" cried the little man. "How did you know that?"

"I only asked you a question—was it?"

"Yes; it was."

"All right," exclaimed Vampire Dick, with a significant nod of the head.

"Do you know where she is now? Tell me, and I'll—I'll give you a sov., and stand drinks all round. It shall be my shout, and I'll lush the crowd. Come, now, that's fair."

"I think I've seen her. Sit down here. Perhaps I can tell you more when I have made a few inquiries. Where can I see you to-morrow?"

"Can't you tell me anything to-night?"

"No, not to-night. I'm too tight."

"You tight?"

"Well, if I'm not, you are, and that's just as bad for business," replied Ashley.

"To-morrow. Will you come here?"

"No."

"Where, then?"

"Meet me at the Nelson column at Charing-cross."

"Very well; what time?"

"One o'clock. It's no use making it too early, as you won't be square till the middle of the day."

Dick wrote down the place and time on a piece of paper, and said:

"Put that in with your money; you are sure to count your coin when you first wake up, and you'll think of me."

"I'll be there; never fear," answered the little man, stowing away the paper.

"Are you fond of your wife?" inquired Dick.

"Am I? No. I hate the beast, as she always hated me; but I want to annoy her, and, don't you see, get money out of her," he replied, with a sly leer.

"How can you do that?" asked Dick, pretending not to understand him.

"Don't you see," again said the little man, "if she is a swell-woman, she won't want me brandishing her marriage-lines in her face, and she will buy me off—give me lots of coin to steer clear of her."

"O, that's your game!"

"And a very good game too, isn't it?"

"It's not bad. I'll do what I can to help you"

“If you do, you shall stand-in. Is that a bargain, mate?”

“It is; and now good-night,” said Dick, adding, “don’t forget to-morrow.”

“Not I,” answered the little man.

Vampire Dick had an idea.



## CHAPTER XX.

### THE LITTLE MAN.

PUNCTUAL to his appointment, Ashley or Vampire Dick wended his way a little before one o'clock to Charing-cross, and took up a position at the foot of the Nelson column.

Scarcely had the clock of St. Martin's church clanged out the hour of one, when the little man in whom he took so much interest made his appearance, shambling along at a jog-trot pace, as if he feared he was late.

"Well!" exclaimed Dick, "have you found your wife?"

"No; nor don't seem likely," was the lachrymose answer.

"There are a good many men who, if they were in your position, wouldn't take any trouble."

"Revenge, my boy," said the little man, rubbing his hands gleefully together; "only think of that."

And his wicked pinched-up little face became irradiated with a malignant smile.

"What's she done to you, that you're so bitter against her?" inquired Dick.

"What's she done? O my!" said the little man; "here's a friend of mine who hasn't heard how my wife's treated me. You listen: first of all she tells me she hates me, and she's made a mistake in marrying me, and that she only had me to get away from a bad home."

"Is that all?"

"No, that's first of all. Now, second: she leaves me when I go in the country to work on a job—engine-tending it was—and when I come back, I find she's 'loped with a swell, and so I go to sea in a steam-vessel in disgust. The ship's wrecked, and the report is all hands were drowned; but I wasn't. I got picked up in a day and a half, and was taken off a spar I'd clung to like grim death. My beauty sets me down as a dead man, and goes on faster than ever; and I'm told I shall find her living with some lord or captain in the Guards, and worth a small bit of money. Won't she open her eyes when she sees me! O my!"

The little man's face wrinkled itself all over as he began to laugh in his spiteful malignant way.

"You haven't told me your name," said Dick.

"Guess," answered the little man; "you guessed my wife's, and you ought to be able to guess mine."

"Christian first?"

"Just as you like."

"You shall have them both together. Your names are Isaac Poole."

Vampire Dick was amused to see the effect his

words had upon the little man, who was in reality Isaac Poole, the husband of Polly Ditton, who believed him to be lying at the bottom of the sea, side by side with monsters of the deep in some cemetery of the fishes.

He had heard Polly's history from Colonel Sketchley, who always made it a point to rake up anything interesting about the antecedents of people with whom he was acquainted ; and he found out by some means or other that Polly Ditton came from a waterside place, and had been married to one Isaac Poole, an engineer, who was drowned at sea shortly after their union.

" You're a wonder !" ejaculated Poole, greatly astonished, not to say awe-stricken.

" O, bless you !" said Dick, " that's nothing to what I can do with a little study. I've got Napoleon's Book of Fate at home, and a Chaldean mystery-book, and Astrolabe's Fortune-teller. I'm a wonderful conjuror."

" Conjure me to my wife's side, and we'll never want money again," said Poole, his wicked little eyes twinkling with the prospect of the gain he should acquire by shutting them to his own infamy.

" You mustn't be in such a hurry," Dick answered. " These things take time. I shall have to find out where she is."

" Are you really a conjuror ?" asked Poole, who was a little sceptical, after all, as to the existence of his alleged miraculous powers.

"If I were not, how could I have told you what I have?"

"That's true."

"We must meet again; say in this place in a week's time."

"A week!"

"Yes. I shall be ready for you then; but if I should want you in the mean time, it will be convenient to have your address."

"Can't you conjure that?"

"I daresay I could if I had my books," replied Dick carelessly.

Poole wrote an address on a piece of paper, and gave it to his new friend, saying,

"That will always find me."

"This day-week; same time and place."

"As you like."

"Come and have a drink, then. There is no good ever done in business without a drink," said Vampire Dick.

They crossed the street, and entered a tavern where Dick was known, and drank together, not because either of them were thirsty, or stood in need of a stimulant, but because they had acquired an unnatural unhealthy habit of drinking at all times and seasons, proper and improper. Dick having "stood" once, Poole insisted on doing the same thing; finally, they tossed for an odd liquor, and parted hot and flushed, but in a very good temper with each other.

"He thinks I'll bring him to his wife," Dick

muttered as he went along. "Not I. Not such a flat. By making her understand that I can produce him at any moment, though, I acquire a considerable hold over her, and shall be able to work her myself."

After some consideration, Dick came to the conclusion that he was not clever enough to manage any business independently, and that it would be absolutely necessary to call in the assistance of the Colonel, in whose cleverness he could place implicit trust.

The Colonel was very fond of driving a pair of large high-stepping horses in the Park ; but he did not often get any decent man to go with him.

"It was so like wanting a bill done," men would say.

In his dilemma he had recourse to a plan which did his invention considerable credit.

He would send Ashley, well-dressed, down to Rotten-row, and tell him to hang over the railings until he saw his carriage come in sight, when he was to take off his hat, wave his hand in the air, and say,

"Ah ! how do, old fellow, how do ?"

Whereupon Mr. Sketchley would reply with an affectation of pleasure and surprise :

"Ah ! how do, Sir Henry ? will you jump up and go round once ?"

To which "Sir Henry" would make no objection, and, pushing his way through the admiring crowd, take a seat by the side of the Colonel, and go gaily round the Park.

When he reached Jermyn-street, after his interview with Isaac Poole, he found the Colonel just about to start for a drive to Richmond.

"Where are you off to?" inquired Dick.

"Richmond, I think. The horses want a pipe-opener; I have been so busy lately, I could not take them out, and they are eating their infernal heads off."

"By yourself?"

"No; you can go. I thought of calling for Mabel as we passed through Pimlico."

"I'll go, because I want to talk to you," said Dick.

"About what?"

"Business."

"Well, I don't want to talk business to-day; I'm off for pleasure."

"You know what the song says:

'A pint of porter isn't a pot;  
A cocked hat isn't a carrot:  
All which is useful knowledge.'

If you're above acquiring useful knowledge, say so."

The Colonel growled something which was unintelligible.

"The fact is, I've started a hare," continued Dick.

"Is it likely to be a profitable one?"

"Yes, very much so; and it's worth more to you than me; or, as we both work together, I'll say it's useful to both of us."

"Get into the trap, then; I'll let Mabel slide for to-day, and you and I will take a cut of mutton together."

Vampire Dick was soon by the side of his chief, who drove very well. The phaeton tore along Piccadilly, and was quickly near Hammersmith, the Colonel preferring the waterside road to the higher one by Roehampton.

When they were out of the crush of carts, cabs, carriages, and omnibuses, the Colonel exclaimed, "Now, what about this hare?"

"Would you like to have an additional spoke in your wheel?" inquired Ashley.

"What do you mean?"

"You've got Murdock tight enough; would you like to have a hold over Formosa?"

"Would I? Of course I would."

"Do you think she'd like to have her husband coming back and worrying her?" continued Ashley.

"That's impossible."

"Why?"

"He was drowned at sea."

"So she supposes; but I know the contrary."

"The deuce you do!"

"He was saved from the wreck, and is now in London."

"Do you know where?" asked the Colonel.

"I do."

"Bring him to me, and let me be satisfied of his

identity, and I'll give you a hundred pounds. Will that do?"

"For the present. When I want more, I can draw on you, I suppose?"

"O yes; we sha'n't quarrel about money—we never have yet," the Colonel replied. "Let me see this man Poole."

"Shall I tell you how I met him?"

"No; the mere fact that you have him here is enough for me; I don't want to go into particulars. There is one thing, though, you should be cautious about."

"What's that?"

"Take care they don't meet."

"The husband and wife?"

"Yes; if they do, she will bribe him to keep away; and I should very much prefer that she bribed us to keep him away. Do you see?"

"Perfectly; that is my own idea exactly. I've got my head screwed on the right way, don't you fret."

The Colonel pulled up at a roadside tavern, and telling the ostler to wash the horses' mouths out, but on no account to give them any food, went into a private room and called for a bottle of champagne. While it was being brought up from the cellar, he counted a hundred pounds in notes out of a pocket-book, and gave them to Vampire Dick, saying, "Take these, Ashley, my boy."

"Thank you," replied the latter, placing them carelessly in his trousers-pocket.



“ You are sure you can put your hand on this Isaac Poole whenever you want him ? ”

“ O, quite sure ! ”

“ All right ; be prepared to produce him at a moment’s notice. ”

Drinking the wine, which was indifferent *ay Mousseaux*, they drove on, and dined at Richmond.

## CHAPTER XXI.

### PUTTING ON THE SCREW.

THERE was not a more accomplished hand in London at putting on the screw than Mr. Sketchley, the Colonel *soi-disant* only, whose assumed military rank did him no more good than that which he derived from the gratification enjoyed by his vanity. He had a thousand ways of putting the screw on. He was as fertile as Puff in his degrees of screwing, and it was when coercing a lady that he shone most brightly.

He fancied that it would not be very easy to induce Formosa to aid him in his plot, but he was determined to make her useful to him, if such a thing were possible.

He wrote her a letter in these terms :

“MY DEAR MADAM,—I shall have much pleasure in dining with you to-morrow evening, if not otherwise engaged, as I have business of importance to consult you about. Yours faithfully,

“PELHAM E. SKETCHLEY.”

This elicited the following response from Polly, who was "riled at the fellow's impertinence :"

"SIR,—I am astonished at your presumption in inviting yourself to my house. I am engaged to-morrow, and were I not, I should not think of indorsing the invitation you have given yourself.

"I am, sir,

"Yours, &c.

"P. SOPHIA MILLBANK."

"Will that do, Frank?" she asked of a gentleman who was standing near her as she wrote in her boudoir.

The gentleman, who was a cornet in the Life-Guards, replied that he did not think it strong enough.

"O, he'll understand it," she said.

"Think he will?" said Frank de Burgh. "Those fellows are awfully thick-skinned."

"I wish you'd write for me, I'm an awfully bad hand at writing letters; and when I lose my temper over anything, I get worse," Polly said petulantly.

"I can't write a letter, never could in my life; haven't two ideas of that sort in my head."

"Few men in the army have."

"Don't want ideas in the service," Frank de Burgh answered.

"That's lucky for you," Polly retorted, with a laugh.

"I understand the points of a horse, and can ride across country or to hounds."

"So can any tenant farmer, groom, or jockey, if he has the chance."

"Do you go in for education? Educating the masses? Is not that the phrase?" said the Cornet contemptuously. "You were a 'mass' once, Polly, weren't you? Perhaps you value education as people value most things they haven't got."

"That's very rude but rather clever, and I forgive you, Frank, because it is the first clever thing you ever said in your life."

"I did not mean to be rude," De Burgh replied, curling his moustache and looking uneasy, as if he deprecated a scolding or a row.

"I'll back my education against yours anyhow," she replied. "Why, you can't write a letter without spelling wrongly. Do you know what you said the other day? 'My dearest Polly, or ought I to say Fore-moser.' Fancy Formosa with an e and an er. O, you goose! And you went on, 'I am affraid'—two f's—'that I ofended you the other day,'—one f—'but I hope we shant quarrell'—two l's—'for long.' There is an elegant extract for you. Go to school again, Mr. de Burgh, and don't talk of *your* education."

"I believe it is the proper thing to be primitive," he answered, looking annoyed.

"Be consistent then, and go about without shoes and stockings."

“That would lead us to the Adamite fig-leaf.”

“I know nothing about fig-leaves,” replied Polly, blushing slightly.

When Mr. Sketchley received Formosa’s note, he smiled grimly. It was a characteristic of the Colonel that he could smile very grimly when he liked. You could fancy him a sort of Bluebeard, going to kill his seventh wife for looking into the forbidden room.

“MADAM,” he wrote, in reply to her curt note, “as you seem to have an objection to having me at your house to dinner to-morrow night, and as I do not wish to interfere with your arrangements, will you kindly come and dine with me at the Grosvenor Hotel? My friend Mr. Isaac Poole will favour us with his company. He has just returned from abroad, and, having had a narrow escape from being drowned in a wreck, is anxious to communicate the good news of his safety to his sorrowing wife.

“I am, madam, yours obediently,

“PELHAM E. SKETCHLEY.”

This note completely overset the accustomed equanimity of Polly.

What on earth did the Colonel mean by talking of Isaac Poole, a detestable wretch whom she thought safely disposed by the elements! Do ghosts come to the earth? she asked herself; and could her hateful husband be alive after all?

The bare suspicion was agony unutterable. Tho-

roughly mortified and beaten, glad to sue for terms and make peace as well as she could, Polly answered this thunderbolt in a more submissive manner.

“Mrs. Millbank presents her compliments to Colonel Sketchley, and will be glad to see him to dinner to-morrow evening at seven, as she has altered her arrangements to suit him.”

“I thought so,” was the Colonel’s comment on this letter when he received it; “she was bound to knock under. If this Isaac Poole turned up and found her out, he would upset the apple-cart, and no mistake.”

Very well satisfied with his diplomacy so far, he applied himself to business, and wrote several letters. He had just finished, when his clerk announced Mr. Fynde.

“Show him in,” said the Colonel.

The commission-agent walked in and shook hands familiarly, though with a certain subdued respect which the offal-eating jackal cannot help feeling for the man-devouring lion.

“Good-morning, Mr. Sketchley,” exclaimed Fynde; “it’s a long time since I introduced any business to you; but I’ve got a good thing in hand now, and would prefer you having it to anybody else.”

“Thank you. What is it?”

“Stiff, of course.”

“Yes; I presume so.”

Mr. Fynde drew a bundle of papers from one of his pockets, and produced a bill, which was rather dirty from constant handling.

"Whose the acceptor?" asked the Colonel.

"Captain Singleton of the Cape Mounted Rifles, an old client of mine; home on leave; sure to stand the climate; tough as a rhinoceros."

"Won't touch him, sir!" exclaimed the Colonel.

"Why not? He's as good as the Bank, and as right as rain."

"Take him into the City, then; he's too good for the West-end."

"You won't do it?"

"Not at a price even."

This was final.

Mr. Fynde rummaged again amongst his papers, and produced another bill, which was accepted by a Duke.

"I had this given me for purposes of discount," he exclaimed.

"What, the original bill?" asked Colonel Sketchley.

"No; this is only a copy; but I can get the original at any moment. The Duke is very anxious for the money."

"I know he is; and I'll lay you a hundred you can't get the bill at any moment."

"Why not?"

"Because it is in my possession, locked up in my safe; and I can show it you if you like," said the Colonel; "and more than that, in a fortnight's time I am afraid the bill will not be worth the paper it is written on, as the Duke's losses on the turf have

been very large, and he is expected to go abroad next month. However, I'm secured, so that does not much matter to me."

Mr. Fynde was defeated a second time ; so he made a third search, and produced another bill, which bore the signature of a civilian.

"Thomas Henshaw ; who is he ?" asked the Colonel, looking at the bill of exchange. "Is that the tailor in Regent-street ?"

"No ; his son. He's managing man at Selkirk's, the army-agents."

"'Seventy pounds, at six months ;' I'll give you five-and-thirty for it, and chance it."

"That's devilish little," said Mr. Fynde. "What will you stand me out of it?"

"O, seven and a half."

"I'm on. That's good enough for me, and I can't go hawking it about much more," said Fynde.

And this is bill-discounting in the City of London, or rather at the West-end ! In the City the Bank-rates and the natural acumen of commercial men prevent such terrible plundering from going on.

When Mr. Sketchley gave Fynde the cheque for thirty-five pounds for his client, he handed him a smaller one for his own commission.

"I run a great risk ; I believe he'll go through the court," said the discounter.

"Not he, his father won't let him," replied Fynde significantly.

"There is something in that. I say, when you



have anything good, you can always give me a look up, you know."

"Of course."

Mr. Sketchley himself opened the door for his visitor, and congratulated himself upon having done a good stroke of business.

"Fynde's hard up or he would not have let me get that bill so cheap. It's good enough, good as gold I should say," was his mental comment upon the transaction.

He dressed himself with great care the next day to present himself to Polly, because he knew that she attached great importance to the eligances of the toilette, and with her a dress-coat and white tie were *de rigueur*.

She received him with more than her accustomed civility.

Not a word was said about the correspondence and her former unwillingness to have him at her house, but there was a nervousness and anxiety about her manner which showed him that she was not at her ease.

"Now tell me," she said, with a winning smile, "what is this joke about Isaac Poole?"

"He is your husband," replied the Colonel.

"He was, you mean."

The corners of her mouth trembled as she spoke.

"If he lives, it follows that he is your husband now, unless the aid of the Divorce Court has been called in by one of you."

"He would have some ground for an *a vinculo*," she said, with a forced smile.

"I am not a lawyer, and can offer no opinion; you are the best judge of that; but I can assure you that Mr. Poole is alive, and looking for you."

"Are you in earnest?"

"Undoubtedly."

Her cheek blanched.

"But he must not find me. I—I can scarcely believe the truth of what you state."

"Would you know him if you saw him?"

"Certainly."

"If you will make an appointment somewhere, say at Charing-cross, and wear a thick veil, I will undertake to produce him."

"Or some one like him?"

"No; the real Simon Pure. You shall judge for yourself."

"So be it. Ocular demonstration is weighty in these cases," answered Polly.

There was a pause.

At length she continued: "Say, to-morrow at 12, at Charing-cross; I will get out of my brougham and walk across the square without taking any notice of you. But now tell me, what is your object in telling me this?"

"I have an object, as you have rightly divined," answered the Colonel, with deliberation. "But I do not wish to embarrass you if you will meet me half way."

"In what?"

"An idea that I have."

"It depends greatly upon the nature of the idea. I cannot lend myself to anything disreputable."

"Can you get Mr. Robert Murdock to your house on the 23d of April?"

"Without difficulty; that is easily managed. But stop—that is the day before the boat-race."

"Yes, the Oxford and Cambridge University race; the day before, as you say," answered the Colonel.

"He will be in training, strict training at Putney."

"He will; yet it is not far from the White Lion to Brompton."

"I have heard that the men who are going to row do not go anywhere for at least three weeks before the race."

"Right again; but you must use your influence."

"To what end?" asked Polly.

"Make him tipsy if you can. Let me be one of the guests?"

"Any one would think, Mr. Sketchley, that you did not want him to row," said Polly.

"Nor do I."

"Good gracious! without him, the Oxford crew would lose the race."

"That is very possible," answered the Colonel calmly.

"There is some villany in this."

"That is also possible."

"Will you have the goodness to explain a little farther?"

"I have said quite enough for my purpose, and you now know my terms," said the Colonel, finally and decisively. "If you will have young Murdock here, and incapacitate him from rowing on the morrow, I will not communicate anything about you to your husband."

"Is he likely to obtain any information about me from other people?"

"There is not the slightest chance of that; I found him out by accident."

"A lucky one for you."

"Perhaps."

"The wretch!" exclaimed Polly angrily. "How I hate that man! If you could make him drink himself to death, or kill himself in some way, I should consider myself eternally indebted to you, Mr. Sketchley."

"I daresay you would," answered the Colonel, with a slight smile; "but, just now, he happens to be useful to me, and I would not have anything happen to him for the world."

"You are a very deep scheming man," she observed.

"Obliged to be in these days."

Dinner was announced.

The Colonel took his leave early, and was perfectly satisfied that Polly would aid him all she could.

Vampire Dick produced Isaac Poole, and Polly, passing by closely veiled, satisfied herself that her *bête noir* really lived, and shuddered at the sight of the aforesaid "black beast."

## CHAPTER XXII.

SEPTIMUS MAY.

ROBERT MURDOCK was not the only admirer that Polly had at Oxford.

During one of his visits, Bob had taken his friend Septimus May to see the fair sinner.

*La belle Pécheresse*, he called her. This is how it happened.

"You run the woman down, May, because you have never seen her," Bob exclaimed.

"I have no wish to see her," answered May.

"Have you not?"

"No. I should consider myself contaminated by her presence."

"Come, I say, you are not immaculate. You say prayers, and all that. Do you consider yourself immaculate every time you go down on your knees?" asked Bob.

"I can't say I do."

"Be charitable, then."

Septimus May walked up and down the room much agitated.

Presently he stopped near Bob, and said :

"Do you think, Murdock, that, if I were to see her, anything I could say would induce her to change her way of living? I could explain to her that the punishment she will receive in after life will be terrible."

Bob smiled inwardly, and replied :

"Perhaps you might do her some good."

"With that object in view, you can take me the next time you intend to call," May said eagerly.

"Very well. I will let you know."

"My conscience will be perfectly clear, and I shall be doing a good work. If I could only convert her, and make her understand her true position, it would be a great source of consolation to me."

"Mind what you say, though ; you might get kicked out," Bob observed, thinking he might go too far in his missionary project.

"Kicked out !"

"Well, shown the door."

"I should speak in such a delicate way, there could not possibly be anything offensive in what I said. You need not be in alarm about that," Septimus answered cheerily.

"You ought to be a missionary at the East-end of London, or go in for putting down the social evil at the West. Do you like ragged or fashionably-dressed sinners best ?"

"I must admit that I should prefer the latter class."

“In that case you are not a true soldier of the cross.”

“Am I not? Both classes must have their ministers.”

Septimus May had a great battle with his conscience. It was wrong, he thought, to go into the presence even of an evil-doer like Formosa; but how could a doctor attack the disease if he did not see the patient?

As a matter of fact, we must confess what he would not admit to himself: he wanted very much to have a look at this pretty sinner; and he had recourse to much sophistry to reconcile his prejudices to the visit.

However, the visit was made.

Septimus May found a number of men at Formosa's place, and had no opportunity of speaking to her.

Septimus was the son of a clergyman in a poor fen-district in Lincolnshire. He had eleven brothers and sisters, of which he was one of the first born. His father intended him for the Church, and for that reason sent him up to Oxford.

When he saw Formosa, he was struck by her appearance, and obliged to admit to himself that she was very lovely.

She was not only much better looking than his sisters—the Mays were a plain family—but also much better dressed: he consoled himself for this, by calling her clothes, “the trappings of sin.”



He was astonished too at the homage she received from the best men in London—men whom many families in a good position would have given anything to get to their houses.

"There is something after death," he comforted himself by saying.

As a rule, very good people do indulge in these pleasant reflections.

We remember the Pharisee, who stood at the corner of the street, and made the remarkable speech which brought down on him the condemnation of the Saviour.

Before he went, Septimus May had an opportunity of speaking just for a minute with Formosa.

"I should very much like to talk to you," he said.

"About what?"

"O, many things."

"Come and call upon me, Mr. May. I am sure any friend of Mr. Murdock's will be very welcome."

"Thank you. If you will let me, I shall be glad."

"By all means. When you have an hour you do not know what to do with, think of me."

"When are you generally at home?"

"In the afternoon, between two and four."

"Thank you," he replied ; and putting his hands behind his back, he walked away, and surveyed the "giddy things," as he called the guests whom Formosa entertained, from a distance.

"Who is your severe friend?" asked Polly, when she could get hold of Bob.

"Which one? May?"

"Yes, that was the name you introduced him by."

"O, a nice fellow enough, but rather given to preaching. He is to be clerical. Shall I tell you a joke, Polly?"

"Yes, dear," she answered.

"He wants to convert you."

"Does he? What will you bet I don't convert *him*?"

"I should be sorry to lay any odds; but I don't think you will make the running very easily; he is as firm as a rock."

"If he were as firm as two rocks, I'd bring him to my feet."

"Really "

"Will you defy me to do it?"

"Yes, I will," Bob answered, "if only for the fun of the thing."

"Consider it done," she replied; "but I must have a bet on it."

"Name the stakes."

"I will lay twelve kisses, to be given in quick succession, against the handsomest bracelet that Pike, the Bond-street jeweller, has in his shop."

"It is a bet!" exclaimed Bob. "Antique?"

"As to the bracelet?"

"Yes."

"Of course. You can't get anything so nice as a good antique ; but I bar mosaic, I have such a lot already."

Bob had great confidence in Septimus May's virtue, and did not think that he would yield before the persuasive influence of any Formosa, however beautiful.

However, Septimus went home that night and dreamed about Polly, and raved about her in his dreams. The next day he thought of her, and battled fiercely with the demon which he fancied possessed him, and which urged him to throw himself at her feet and declare his passion.

"I should not have gone," he said to himself in almost tearful accents. "This is a terrible temptation, and I had best fly from it."

The temptation was too strong, and in the end he did not fly from it, but resolved to go on with his "good work."

The conversion of the "gentile," as he elegantly called Formosa, was not so easy of accomplishment as he had imagined it would be.

Preaching to the heathen was a trifle in comparison with converting a hardened sinner in Mayfair or Belgravia.

Yet he did not shrink from the self-imposed task, and having accepted her invitation he called upon Polly in the afternoon.

She had prepared herself to receive him, and was attired most becomingly. She was ravishing the

night before ; and, if anything, she was more fascinating now.

His books offered him no such attraction as did this lovely creature.

Involuntarily he cast down his eyes as he entered the room, and took a seat near her, in obedience to her request, uttered in a silvery voice.

"You see I am all alone, Mr. May," she said. "I have made a great sacrifice for you. I had an invitation to go to Greenwich with the Duke of Greycastle. The temptation was great ; but I had made you a promise, and I never break my word."

Here was an admirable trait in her character, and one Septimus had not looked for.

She was a lover of the truth.

He experienced some difficulty in opening the ball.

It would sound so *bizarre* to say, "You are awfully wicked, and I have come to tell you so."

"Although I am amiable," Polly went on, "I cannot allow you to waste my time ; I have so little I can call my own."

"I wanted to talk to you," he replied in confusion.

"So you were good enough to say before."

She would not help him at all, though she might have done so, by leading up skilfully to what she knew he had in his mind.

"You are not a married woman," he began.

"I was once. My husband is dead, and no one

will take compassion upon me," she replied with charming innocence.

"O, it is impossible!" he said. "You are so beautiful, that I am sure you could get a husband to-morrow."

"Not such a one as I should like."

"You ought not to be exacting."

"Am I? You shall judge. I do not like fast men about town. I should prefer a quiet conscientious man of good principles, who would love his wife and his home above all things; one who would govern me, Mr. May, and try and make me good."

"Would you, really?"

He ejaculated this in utter astonishment. It was so unlike what he had expected to hear.

He had been told that "these women are all low and blackguard, and fond of chaff, with no veneration for sacred things."

Here was a direct contradiction to the impression he had received.

"But," he ventured to say, "it is not everyone who would have you."

"O," she replied with inimitable simplicity, "I should not aspire so high as a gentleman like yourself; but I might have some chance, say, with a conscientious tradesman, but he must not be too Low in his ideas. I rather like vestments."

"She is High Church; so am I," thought Septimus.

"Would you really like to settle down?" he added aloud.

"Very much. I am greatly to be pitied, Mr. May; and it is so kind of you to take an interest in me. I am the creature of circumstances."

"Poor thing!" said Septimus.

"Do you really take an interest in me?"

"An overwhelming one."

"Why is that?"

"I have done so from the first time I heard of you. That foolish fellow Murdock raves about you. I felt a wish to save you. O, if you would only lead a different life!"

"How can I?" said Formosa with a hopeless accent. "Am I not like one in the vortex of the maelstrom?"

"An admirable comparison!"

"I must have a helping hand held out to me."

"What a pity you have fallen from woman's high estate!"

"And yet if that were not so, I might not have met you."

"Is that a source of congratulation to you?" he asked.

"Very great," she replied; "and I will tell you why. It is so agreeable to me to meet with one who, like yourself, is not afraid to be candid with me, and tell me that I am a sinner. Men flatter me, and I grow so tired of it. They cannot see that they weary me; but I am disgusted."

"I could almost find it in my heart to offer myself to your notice," Septimus exclaimed.

"You, Mr. May!"

"Yes, indeed."

"In what way?"

"As your husband. If it were not for your antecedents, I am sure you would make an excellent wife. Your conversation this afternoon has convinced me of that."

"Think of the *mésalliance*. Are you well connected?"

"Yes. But we are not connected with the peerage."

"An old family?"

"I believe so."

"I should bring the bar-sinister into the family, should I not? You ought to be careful."

"I must see you again about this. If I thought I should save you, I should not mind making a sacrifice," Septimus said.

"I should be so grateful," Polly murmured.

Then she covered her face with her hands and began to cry. He got up, much perturbed, and endeavoured to pull her hands away, saying,

"Why do you cry?"

"O, O!" sobbed Polly; "you have said such cruel things to me."

"I did not mean to hurt your feelings."

"O, but you have! It is so—so hard to be talked to in this way."

"My dear good child, don't, please, cry! I will do anything you like, if you won't cry," he exclaimed.

"O, O!" was Polly's only answer.

"Will you have me, if I propose to you? I will ask you to be my wife, if you will promise to be good and lead a new life."

"Write me a letter and say so," Polly replied, still sobbing as if her heart would break.

"When I get home."

"No, no, now. You will find pen-and-ink and paper on the table."

Septimus May was so bothered and excited that he scarcely knew what he was doing. He found the writing-materials, and sat down and wrote a letter, which he placed in an envelope and gave to Polly.

"There it is, my poor little bird," he said tenderly.

"Thank you," Polly answered. "Leave me now, please, and come again to-morrow. I want to go to my own room, and be quiet; I have so much to think over."

"That is right. Read your Bible, and pray."

"Please do go now," she urged.

"Yes. You shall see me again soon, though. Good-bye. God bless you, and grant that your heart is really turned," said Septimus.

Polly rang the bell for the servant to show him out, and when the street-door had closed behind him, she burst into a hearty fit of laughter.

At the same moment some curtains near the win-



dow were pushed on one side, and Bob Murdock emerged from his place of concealment.

"What a glorious hum. you are, Polly!" he exclaimed.

"O, what a joke!" she cried. "I thought I must have burst out laughing once or twice right in his face. What a bear! What a fool the fellow must be!"

"Yes; he is a great ass."

"Did I not do it splendidly? Wasn't I a capital penitent Magdalen?"

"I never saw anything finer in my life," Bob replied enthusiastically.

"Did you enjoy it?" she asked.

"O yes, immensely. It was quite a treat."

"I suppose he will send me some tracts?"

"No doubt. A cartload, perhaps. But where is the letter he wrote?"

"O, the letter, of course. I had forgotten that."

Polly produced it from her pocket, into which she had slipped it, and, handing it to Bob, said:

"Read it, will you? My eyes are full of tears from laughing, and I can hardly see."

He did as she requested him, and read as follows:

*"To Polly, otherwise Formosa, otherwise Mrs.  
Millbank."*

"He is determined to make no mistake," she said.

"I write to you in all sincerity," continued Bob,

"to demand your hand in marriage, as I am willing to make any sacrifice in order to call you my wife, and know that you are mine, legally, according to the law of the land—viz. England. I shall be glad of an answer as soon as you have made up your mind, as I am anxious to begin the great work of your conversion from the path of sin as soon as possible, believing it to be a work acceptable in the eyes of heaven.

"I am, Polly, otherwise Formosa, otherwise Mrs. Millbank,

Yours in love and hope,

"SEPTIMUS MAY."

"What do you think of that for a love-letter and a declaration of marriage?" exclaimed Polly.

"By Jove! if I had not been here and seen him write it, and overheard the whole scene, I wouldn't have believed it," replied Bob.

"Who was right?"

"In what?"

"Don't you remember saying that I couldn't convert him?"

"Yes, of course, I do, now you remind me of it, though I had forgotten it for the moment."

"We have a bet on about it. Be off to Pike's, and get the bracelet."

"Willingly."

"I will not hurry you off, though. Stay and smoke a cigar and have some fiz. Are you going to the play to-night?"

"No. I must be back in college again to-night," Bob replied. "I will have a glass of wine, get your bracelet, go to my hotel, and then to the station."

"So you were pleased with my acting?"

"Awfully. The stage has lost an ornament in you. I shall never believe a woman after what I saw."

"Not even me?"

"Least of all you."

Polly laughed, saying:

"Am I such a hypocrite?"

"The princess and queen of all the hypocrites."

"O, but it was such fun, I could not resist the temptation," said Polly, laughing again, and showing her pearly teeth.

"What answer shall you give him?"

"None."

"He will call."

"Let him call," replied Polly.

"You will have to see him."

"Not a bit of it. I never see a man unless I want to. You are privileged, and have never experienced any difficulty in gaining admittance to my house, but it does not follow that every one else will be so fortunate. I shall say I have gone to the sea-side for the benefit of my health."

"Perhaps he might use his clerical interest to get you into a home or a reformatory. Fancy yourself doing penance for your sins at the wash-tub!"

"O, don't please. You will make me laugh again. I have a pain in my side already."

"You won't marry him, then?"

"Marry him! I'd rather marry you, and you are not quite good enough," answered Polly.

"Don't be naughty," he said, kissing her.

"Go and get the bracelet, and meet me in the Park. I must run away and dress," said Polly.

"Do you want any assistance?" he asked.

"Not to-day, thanks," she replied, smiling as she remembered the episode he was trying to recall to her, when he had tried his hand at the novel duty.

She tripped lightly out of the room, and went upstairs to dress.

## CHAPTER XXIII.

### THE DAY BEFORE THE RACE.

It may seem extraordinary that a man in Septimus May's position should make himself so absurdly ridiculous as he had done at Formosa's.

But it must be remembered that he had been to no school, and had never left home before he went to college. His ideas of the world were confined and circumscribed, and he was not the first man who has been brought to the feet of a pretty woman by that all-powerful "love at first sight."

He called, as he had promised, upon the 'brand in the burning'—so he named her—determined to snatch her away from the fiery furnace if possible; but being told she was indisposed and gone to the sea-side, he wrote her a long letter and returned to Oxford, promising to come to her as soon as he had a reply.

In the mean time, preparations for the great inter-university match proceeded with alacrity.

The rival crews went into training at Putney, and the betting, as it has been for the last few years, was largely in favour of Oxford.

The Colonel put commissions in the market, bett-

ing against the favourites in a plunging style, rather foreign to his usual cautious custom, so sure was he of the success of the infamous plot he had concocted.

Polly gave a party the night before the race, and driving over in her pony phaeton to Putney, determined to ask Bob to come and spend the evening with her.

It was arranged between her and Sketchley that he should be at her house, and she had to fear the anger of the Colonel if she failed in her agreement.

It was about two when she pulled up, with her usual dash, in front of the White Lion at Putney, and told her groom to go in and say Mrs. Millbank wished to see Mr. Murdock.

Several of Bob's oldest friends rowed in the eight; these were: Pinckney, Faversham, Walkley, Lawlers, and Lord St. Bede was coxswain.

They had been out for a gentle paddle in the morning, and had just had their lunch; some were upstairs, and others lounging about the place.

Bob wondered what on earth Polly wanted him for at such a time; he had rather shyed her since his interview with his father. In fact, in the words of Tennyson, although still very fond of her, 'his passion' had, to some extent, 'spent its novel force.'

He came down to her in boating costume, with a comforter round his neck and a cap on.

"I am very sorry I have no room to ask you into," he said, after shaking hands.

"Don't mention it," she replied. "I don't expect it, because I know you are in training."

"We row to-morrow."

"So I see by the papers. By the way, your dress is not very becoming."

"Slightly bargee," said Bob, with a laugh.

"Yes; if I were to say what you look like, I should compare you to a navy who has just emerged from a railway cutting."

"Useful if not ornamental. We mean to win if we can to-morrow, at least we shall try hard."

"Be merciful on the poor Cambridge men; let them win once," said Polly.

"That depends upon themselves," Bob replied.

"Have you been hard at work to-day?"

"Not very. We nurse ourselves just before the race."

"I suppose you will not do anything more to-day?"

"No. I may go out for half-an-hour in the evening; but I am not sure. I shall see how the men are."

"That is all right; for I want you to come to my place to-night, I have a few people coming," Polly said.

"To-night! Come to your place to-night! Impossible!" Bob exclaimed, in astonishment.

Polly looked grieved.

"I did not think," she said, "that you would ever tell me anything was impossible."

"But I am in training, my dear child."

"What of that?"

"I must be in bed by ten or half-past, and smoking and drinking are strictly prohibited."

"O, if you like to be treated as a child, I am sorry for you. I have no patience with men making such fools of themselves," Polly exclaimed, in a tone of deep displeasure.

"Now, I put it to you," Bob answered, desperately, "if a man would have any chance of staying over a four-mile-and-a-half course at the pace we shall have to go, for Cambridge always forces the rowing, if he knocked about the very night before?"

"You need not drink nor smoke."

"I should be kept up. The fact is, I want all my strength and all my wind, Polly, for to-morrow."

"Say you want to have a quarrel with me, and are glad to seize this opportunity," she said.

"It isn't that."

"O yes, it is. I can see."

"I do wish you would listen to reason. I'll come the day after to-morrow. We have a public dinner to-morrow. I'll come to your place after that, if you like; but you won't ask me to-night, if you have any sort of regard for me."

"I must have you to-night at my house, or I'll never speak to you again," Polly said decidedly.

"What will the other fellows in the eight say?"

"What?"

"I know. They will say, if we lose the race, that



I deliberately threw it away, by doing what no rowing man ever did before."

"Wait till they have all gone to bed, and then dress yourself and come," urged Polly.

"It might be done that way," Bob said hesitatingly.

"I won't keep you long."

"What do you want me to come at all for?"

"I should like to have a swell at my house to-night. You are a swell, you know, just at this time; all the papers are full of your name. Mr. Murdock's crew did this, and Mr. Murdock's crew did that, meets one's eye at every turn. I have some men coming to-night, and I want to show you off."

"Is that all?"

"Yes. Now you know."

"Have you no other reason?"

"If I must tell you, I have a bet with a man who declares that, great as my influence over you is, you will not come."

"The man made a safe bet; for I don't see how I can come," Bob said in perplexity.

"O, very well. If you are such a coward, I shall wash my hands of you; at all events, I thought you would have sufficient regard for me, and enough gentlemanly feeling to oblige a lady, when she almost begs you to do a thing."

Bob was silent.

He could not resolve his doubts.

"I can't stay here all day, Mr. Murdock, in the

position of a suppliant, when I ask such a trifle. Good-bye," Polly said coldly. "If I do not see you to-night at my house, I shall cut you dead whenever and wherever I may happen to meet you."

She leant against the luxurious cushions with which the carriage was lined, collected the reins, and then, sitting up, touched the ponies with the whip.

Bob fell back; the footman sprang up into his seat, and she drove off at a rapid rate, leaving Bob overwhelmed with annoyance and confusion.

"I say, Bob," said St. Bede, "what's the matter with the Formosa?"

He had watched the whole scene from a window, and thus saluted Bob as he entered the sitting-room.

"Nothing," growled Bob.

"She seemed to cut up rough."

"Did she?"

"Very; if one may judge from the look of her angelic countenance as she drove off."

"It is a pity you had not something better to do than to look out of the window and watch my friends," Bob said.

"So I thought at the time, as there was nothing very interesting about either of you; but really the time hangs so heavily on one's hands, that one is glad to do anything to pass it away. I believe I should be enchanted with a Punch-and-Judy show, and as for a troupe of negro-minstrels, they would surpass Patti in *Faust*."

Bob took up a book and made no answer.

He did not want to quarrel with Formosa yet, because he had made up his mind to have some fun in her society when the race was over; take her to Paris for a fortnight, or something of that sort.

It was a capital opportunity, however, if he wanted to break off the connection.

Still he was desirous of doing it himself in his own way, and did not want her to take the initiative in the matter.

He was the more anxious to be on friendly terms with her, now that a final estrangement was imminent.

The evening came, and found him still undecided how to act.

His friends thought he was not well, and made him quite savage by boring him with advice to do this and that.

At length they all went to bed; and when he had been alone half an hour, he got up and went to St. Bede's room.

"Are you asleep, St. Bede, old boy?" he said.

"No; I am reading. What is it?" was the answer.

"Can I come in?"

"Certainly."

Bob pushed the door open, and sat down on the foot of St. Bede's bed.

"I'll tell you what put me out to-day with the Formosa," he said.

"I don't want to make you give me your confidence, if—"

"Rubbish!" interrupted Bob. "Listen to me. She wants me to turn up for an hour at her place—only for an hour. No one will know, and I should like you to come with me. It can't possibly hurt you, because you're only the coach."

"Only the coach!" repeated St. Bede; "I like that. Don't you know, Mr. Robert Murdock, that everything in a close race depends upon good steering?"

"Where will you find it?"

"Ungrateful beast! I'll steer you all over the course for that to-morrow," said St. Bede with a laugh. "But, seriously, this is a mad idea of yours."

"She insists on it, and I don't want to break with her."

"How will you go, dressed?"

"How else can we go?"

"Well, it won't take us long, and I can't sleep, so I don't mind going with you," St. Bede said; "though I must beg you won't go ahead, and get tight."

"No fear; I'm not such a fool."

Having gained St. Bede's consent, Bob went to his bedroom and dressed as quickly as he could, and by the time he was ready, so was his friend. They spoke to the landlord before going, and said they should not be out long, begging him not to say a word to anybody; and though he regarded them with the

utmost astonishment, not to say dismay, he did not attempt to dissuade them.

They found a hansom on the other side of Putney-bridge, and were driven rapidly to Laurel Lodge at Brompton.

When they arrived, the drawing-room contained about a dozen men and as many ladies, friends of Formosa's. She generally gave agreeable parties, and had the finest women in the half-world at them, which was an attraction to men, who rather scrambled for invitations.

When Polly saw Lord St. Bede and Murdock enter, she glanced in the direction in which the Colonel was sitting, and smiled.

"This is kind of you," she said; "and Lord St. Bede too—an unexpected pleasure. Have you forgiven me, Bob, for the scolding you received this afternoon?"

"O yes, or I should not have been here."

"Dear, kind, forgiving man!" she exclaimed.

"We were awfully dull at our little inn," observed St. Bede.

"So I suppose; but if that is the only reason why you are here, the compliment conferred by your presence is not very great."

"I did not mean you to infer that dulness at home was our reason for being here," he answered.

"I thought you did."

"Pray disabuse your mind of the idea."

"Shall I? Well, I will if you ask me. Now,

don't think I am going to flirt with you. Bob will be so jealous; he is making eyes at me already."

Polly laughed as she spoke.

"Will you dance?" she added almost immediately.

"I should like to dance very much," answered St. Bede.

"We cannot stop long, you know," Bob exclaimed.

"Until twelve; it is past eleven now."

"Yes, but not after; so make the most of us. I shall keep my eye upon the clock."

"That merciless clock!" Polly exclaimed.—"Let me find you a partner, Lord St. Bede.—You, Bob, I shall consider engaged."

"To whom?"

"To myself, of course."

Murdock bowed.

Polly had engaged a professional to play—not exactly because there was a dearth of musical talent among her female acquaintances, because one or two played very well; but she did not like to tax their good nature so heavily as to ask them to play for the amusement of the others.

St. Bede was introduced to a very pretty dark-haired beauty, who had lately made her appearance in town; and he found her society extremely agreeable, though she was not an accomplished dancer.

When the waltz was over, Polly led her partner

into the refreshment room, where the Colonel was standing by himself.

"What will you have?" asked Bob.

"Anything you like yourself," she replied.

"I shall not have anything, thanks. You know I am in strict training."

"O, nonsense! You must take just one tumbler of chimpaney. Just one! It won't hurt you a bit—will it, Mr. Sketchley?"

"I should not think so," replied the Colonel, thus appealed to.

"O, are you there, my friend?" said Bob, who had not seen him since Vampire Dick's visit to Oxford.

"At your service, sir."

"I was at your service lately, or at the service of your writ," Bob said, with a laugh.

"That was nothing. Drown the recollection in a glass of wine, if you feel at all sore over it," the Colonel said, with a forced laugh.

Bob did not think one glass would hurt him; nor would it have done him any harm if he had confined himself to that; but it so happened that he did take more than one glass.

The sound of the music exhilarated him, and the dancing made him excited, so that when twelve o'clock came he had drunk and danced, and drunk and danced again, and did not feel at all inclined to go back to his humble quarters at Putney.

Suddenly looking at his watch, he saw it was half-past twelve. St. Bede was flirting gaily with his black-

eyed beauty; but Bob had no pity upon him. He determined to tear himself away with as much determination as did Regulus from Rome and his weeping family, when his honour required him to return to Carthage and captivity.

"It is time to go," he said to Polly.

"So soon!" she said.

"Yes. I know you will excuse me. I only came here to oblige you, and the compact was we should go at twelve. It is now half-past."

"If you must go, I will not detain you," she answered.

He walked over to St. Bede, and said,

"Time's up!"

"Is it?" replied St. Bede, surprised. "So it is, by Jove! I should not have thought it could go so quickly."

When the Colonel saw that the young men were really going, his anger and chagrin knew no bounds, for he had fancied that they would be unable to resist the fascinations of the brilliant scene.

He had, however, made his preparations in the event of Bob's refusing to stay and incapacitate himself from rowing on the morrow by indulging to a pernicious extent in wine, and in other dissipations.

Some gentlemen in an inner room were playing at hazard, and Bob looked in there for a few minutes, after taking leave of the ladies.

While he was thus engaged, Mr. Sketchley retired unobserved.



Outside the house he was joined by Vampire Dick, who spoke to him in a low tone, and earnestly for some time.

Then Dick glided away, and the Colonel fell into a shadow, and crouched down like a beast of the forest watching for its prey.

Polly was more than usually affectionate to Bob when she took leave of him in the passage.

"I am so much obliged to you," she said, "for coming to see me. You must love me, or you would not have made such a sacrifice."

"I did for you," he answered, "what I would have done for nobody else in the world, Polly."

"I believe you; and I hope and trust you will win to-morrow. Have you my private box ready?"

"O yes. I will send some one here to-morrow morning to take you to the proper place. One of the boatmen belonging to May's place. He can sit outside your carriage, you know."

"Yes. Thank you very much. Have you enjoyed yourself this evening?"

"I have indeed."

"It must not be the last little party of mine you will come to. Good-night, now, dear; I will not keep you any longer."

Polly kissed him tenderly as she spoke, and Bob and St. Bede began to put on their greatcoats and wraps in the passage.

They little guessed the nature of the surprise which was awaiting them outside.

## CHAPTER XXIV.

### THE ARREST.

THE young men were in high spirits as they descended the steps of Formosa's villa at Brompton arm-in-arm, laughing and talking gaily.

"It's awfully cold to-night," observed St. Bede, as he looked round for a cab.

"Yes, the wind's in the north," answered Bob.

A couple of evil-looking men, wearing greatcoats and comforters of an exaggerated size, came up and looked at the young men, who were standing still near the curb.

"See if you can find me a hansom," said Bob, "and I'll give you a pint of beer, my man. Look alive."

"Is your name Murdock, sir?" asked the man he had addressed.

"Yes; that's my name," answered Bob.

"Robert Murdock?"

"Yes."

"Then you're the cove I wants," exclaimed the man. "My name's Willis, and I'm a sheriff's officer, and in my pocket I've got a warrant for your arrest."

"A warrant for my arrest!" repeated Bob, perfectly thunderstruck at this announcement.

"I can show it," said Willis.

"I should very much like to see it," continued Bob, who, strong man though he was, trembled all over like an aspen.

"Come to this lamp-post. There is light enough to read by. Come a bit closer, Mr. Murdock," exclaimed Willis.

The man's manner was respectful and civil; and Bob, though full of perplexity, but unmixed with indignation, did not refuse to do as he was asked.

"Here's my warrant, sir, for doing this," Willis exclaimed. "I can't help making the capture. It isn't my fault. It's my living. Young gentlemen who will go ahead and outrun the constable come down upon me like a hundred of coals, calling me a blackguard, and all the rest of it; but it's not me. It's the profession I'm engaged in. Some do me justice though. It was only the other day that I 'took' the Honourable Richard Swivel,—great legal family, sir,—and he said, 'Although this is our first acquaintance, Willis, I have heard of you, and you're a very decent fellow.' Now it's pleasant to be so spoke of by gentlemen."

During this speech Bob took the warrant, and tried to read it, but, owing to the imperfect light, the wind, and the alarming way in which his hand trembled, he could not make it out.

"I wish, St. Bede," he exclaimed, "you would be good enough to read this for me."

"Certainly. I will do whatever I can," answered Lord St. Bede.

He took the warrant from his friend's trembling hand, and began to cast his eyes over it.

"In the first place," said Bob, "what's the amount of the debt?"

"Debt and costs," answered St. Bede, "3,756*l*. No shillings, no pence."

"At whose suit am I arrested?"

"At that of Pelham E. Sketchley."

"The Colonel!" ejaculated Bob, whose pallor increased.

"Do you know any one of that name?"

"I know the discounteer, and he knows me. He has some of my paper; and he served me with a writ, but I thought it was all right, as he said he should take no farther proceedings."

"He must have signed judgment."

"Of course. But what is his object? There must be some mistake about this, Willis, my good fellow," Bob exclaimed.

"No mistake on my part, sir," answered the sheriff's officer blandly.

"Mr. Sketchley, the plaintiff, is a friend of mine."

"Very likely. It's generally friends as goes in for swindles."

"He is, or has been, at a party at this house. I met to-night and drank and shook hands with

him. It is impossible that he can mean it. The man wouldn't be such a villain."

"I saw Mr. Sketchley here just now, sir," said Willis.

"Here?"

"Yes, outside; and he gave me the tip."

"For what?"

"To nab you."

"O, I can't credit it," said Bob. "He knows I am going to row to-morrow."

"You, sir," cried Willis, "are you Mr. Murdock, the stroke of the Oxford eight? I'm proud to know you, sir. We have both risen to the top of the tree in our several callings, and—"

"I daresay you are a very good fellow in your way," interrupted Bob; "but you annoy me most infernally with your d—d chattering."

"I see it now!" suddenly cried Willis, who was irrepressible.

"See what?"

"The motive. A man does not do anything without a motive; and Mr. Sketchley has put the screw on to-night just because you are to row to-morrow. He thinks your friends must pay you out, or you'll scrape the money together somehow. Clever fellow is Mr. Sketchley."

"Would you mind accompanying me back to the house?" said Bob.

"Don't ask me, sir," Willis answered, with a supplicating look.

"Why not?"

"Because I can't consent, and I don't like refusing.

"What's the objection?" asked Bob.

"You might give me the slip. You gentlemen are so artful; and the quieter you are, the more likely you are to bolt," replied Willis with a cunning smile.

"I give you my word I—"

"Don't try to persuade me; it's a waste of time; I've made my mind up. It's against orders; so perhaps you will oblige me by coming along either to Whitecross-street or Breams-buildings—the latter, I suppose, for choice."

"What is the difference?" inquired Bob, who was lamentably ignorant as regards such matters.

"You live like a gentleman at the Buildings, so long as you've got the coin."

"Well, take me there. Call a cab."

"Is there no chance of getting out of this?" asked St. Bede.

"None but paying the money," answered Willis.

"It happens awkwardly," continued St. Bede, "that I have outrun my quarterly allowance, and that my uncle, who is my guardian, is at his place in Cumberland. I could get the money easily enough the day after to-morrow; but we start at twelve to-morrow, and there is no time to move in."

"Will you do me one favour, St. Bede?" asked Bob.

"As many as you like. You have only to command me," replied St. Bede.

"Go to the Formosa, and tell her what has happened. I can't think that she knew of this; and yet it was evidently a planned affair."

"The man Sketchley must have known you were coming here."

"From whom, if not from Formosa?"

"He might have despatched a messenger for the officer directly he saw you in the drawing-room."

"Willis!" exclaimed Bob.

"Sir to you," replied Willis.

"How long have you been waiting here?"

"Since ten, sir."

"That settles the question. We did not arrive till nearly eleven. The thing was arranged. There is a mystery somewhere. Why should Sketchley arrest me to-night, of all nights in the year, and away from all my friends, so that no one should know where I am? Why not tell me he wanted the money I owe him? I could have got it for him, if he had given me time and notice. Depend upon it, St. Bede, old fellow, there is some desperate villany in this."

"I very much fear so."

"Will you oblige me by going to Formosa, and tell her that I am arrested at the suit of Sketchley? Watch her narrowly, and see how she takes the news. If she is mixed up in this plot, I'll never more believe in women."

St. Bede promised to do as his friend requested him, and also to come with what news and consolation he could very early in the morning.

"Nothing can be done till daybreak," he added. "I must get a shake down somewhere for a few hours, and I will make a point of seeing Sketchley. I will speak to the fellows in the boat, and see what money I can rake up. You must row. What the deuce should we do without you? There could be no race."

Bob's eyes filled with tears. He did not care much about being arrested; he was not so very greatly cut-up at the supposed perfidy of his mistress; but to be out of the race on the morrow nearly broke his heart. His whole soul was set upon rowing, and had been from his earliest youth. Not to be able to take his place in the great race against Cambridge would cause him excruciating agony. He could not speak any more, but he wrung St. Bede's hand affectionately, and got into the four-wheeled cab, the door of which was held open for him by Willis.

As the cab drove off, St. Bede followed it wistfully with his eyes, and then reëntered the house with a sad expression on his countenance.

Immediately afterwards the Colonel, who had been hiding close by, rose from his crouching position. He too entered the handsome villa, which was yet brilliant with lights, and echoed to the sound of the music and the light footfalls of the merry dancers.



## CHAPTER XXV

### FORMOSA'S SACRIFICE.

IN the hall the Colonel overtook Lord St. Bede, who was removing his greatcoat preparatory to reëntering the drawing-room.

With a bland smile upon his face, he went up to the young coxswain of the Oxford boat, and said, "Lord St. Bede, I believe?"

"That is my name," replied St. Bede.

"I am Colonel Sketchley; and I introduce myself to you for a particular purpose, hoping you will pardon the liberty."

"You are the man Sketchley!" cried St. Bede in disgust.

"And the friend of your friend."

"Do you dare to tell me that you have the unutterable presumption to call yourself the friend of Mr. Murdock?"

"And his best friend."

"Why, you have but this moment arrested him, you infernal scoundrel! I have a deuced good mind to break every bone in your rascally body," cried

St. Bede, who, like most little men, was somewhat choleric.

"Do, pray, be calm, my lord!" exclaimed the Colonel in some trepidation; for he knew bantam cocks were to be feared when they have plenty of game in them.

"Calm, you villain! If I had but a horsewhip—"

"Will you listen to me?" said the Colonel in a tone of entreaty.

"What have you to say?"

"I was not aware that your friend Mr. Murdock was arrested. The officer has a warrant, it is true, for the arrest of a Mr. Murdock; but it is a totally different person."

"I don't believe you, and that's all about it," answered Lord St. Bede.

It will be perceived that the Colonel's object was to throw him off his guard, and make him believe there was some mistake, which he, the Colonel, would put right in the morning; so that St. Bede should not take any effectual measure to obtain his release.

"You doubt my word, my lord," he exclaimed.

"Very considerably."

"Ah, you will change your opinion to-morrow!"

"If what you say is true," St. Bede rejoined, "jump into a cab, and go after Mr. Murdock; set him free. When I see him at the White Lion at Putney, I will believe you, and not till then."

"It is no use till the morning; I can't get him

out till ten, when the office opens," answered the Colonel.

"Will you undertake that he shall be a free man by that time?"

"Certainly I will. Don't you bother yourself any more about it. Go home and go to bed; you'll want all the sleep you can get," said the Colonel coaxingly.

"And Murdock?"

"O, he'll be as right as a trivet at Slowman's. They'll give him a capital bed and a room to himself, and he'll sleep like a top; for I should think they pay five shillings a-month for Keating's insect-destroying powder, which let's a man get a night's rest."

"I wonder if you're to be depended upon, Mr. Sketchley? I don't think you are. You've got the reputation of being an accomplished rogue. I shall not be doing wrong if I give you a hiding on chance, and I can apologise afterwards if I am wrong."

This threat of St. Bede's so frightened the Colonel that he ran away, shaking his fist, and vowing he would have him bound over to keep the peace, until he got to a safe distance, when he began to vituperate the whole race of Oxford undergraduates.

"You vampire," said St. Bede, following him up, "don't you live upon them?"

"Or they upon me? They are like a lot of parasites when they find a money-lender," answered the Colonel.

A thin cane lay invitingly near Lord St. Bede,

who took it up, and, seizing the Colonel by the collar without any farther warning, belaboured him in spite of his struggles till he was black and blue.

At length he flung him from him like an unclean thing, and said :

“Go to kennel, you hound !”

After that he strode into the drawing-room, believing firmly in his heart that he had done a good work, and fearless of the consequences.

Formosa was astonished to see Lord St. Bede enter the drawing-room, and still more so when he requested to speak to her in private.

“Has anything happened ?” she said anxiously. “Where is Mr. Murdock ?”

“It is about him I wish to speak to you,” replied St. Bede.

“About him ?”

“Yes, indeed. He sent me to you.”

“Come this way ; into my boudoir, will you ? I can light the gas there, and we shall not be missed for a little while.”

Polly was resplendent with jewels, notably diamonds, which flashed back the light in a sort of indignant splendour, as if they disdained any other brilliancy than that created by themselves.

St. Bede could not help admiring her as she led the way through a side-door into her *sanctum*, which was hung all round with mauve-coloured satin, and carpeted with a luxurious piece of Turkey pile, into which the foot sank ankle-deep.

"Dear me, where are the matches?" cried Polly fretfully, as she groped about the mantelpiece for a light.

"I have a fusee," said St. Bede.

"O, thanks! Will you strike it?"

"With pleasure."

He did so, and fortunately the fusee was a "flamer," which soon enabled him to light the gas.

"A less-reserved man would have tried to win a pair of gloves," said Polly, smiling.

"How can that be?" he answered. "I thought gloves were only won by kissing—if you allude to kissing—"

"Yes."

"By kissing a lady when she is asleep?"

"O, in the dark as well."

"I shall be wiser next time," he replied, with a laugh.

"Now tell me all about my dear boy," exclaimed Polly, sitting down on the sofa, and making room for him beside her.

"Murdock is arrested," said St. Bede.

"Arrested? For what? Some crime? You cannot mean—"

"No, no; for debt."

"O," ejaculated Polly, with a sigh of relief. "How you frightened me!"

"He was arrested for a debt just as we left your house, and he was very indignant, because he thought you had asked him here on purpose."

"On purpose to get him arrested? O no, I am not so bad as that. Did he really suspect me of such a thing?"

"He did indeed."

"I pressed him very much," said Polly, "to come here to-night."

"He thinks you had an object."

"Tell me," said Polly, with sudden energy, "by whose order is he arrested?"

"A man named Sketchley, to whom, I am glad to say, I administered a sound thrashing a few moments ago in your hall."

"By Sketchley!" Formosa repeated slowly.

There was a pause, during which time she was plunged in deep thought.

"There is a deep plot in all this, Lord St. Bede," she cried at length. "Listen to me, and you shall hear my share in the transaction. I had an object in getting your friend to my house this evening."

"Then his suspicions were correct?"

"Unquestionably. But I declare before heaven that I am innocent of any treachery."

"Why bring him here?" queried St. Bede.

"Sketchley has me in his power for a time, and he ordered me to bring Mr. Murdock here to-night, or he would act in a manner which I personally should find very unpleasant."

"You are in league with this villain?"

"Not in league. O no!"

"But, my dear lady," said St. Bede incredulously,

"I am at a loss to understand you. At first you say you do things by the direction of this man, and then you deny that you are in league with him. How do you reconcile the two statements?"

"You are justified in mistrusting me," answered Polly. "I should have defied this man, instead of weakly yielding to him. Think injuriously of me if you will, Lord St. Bede, but I will before long set myself right with you."

"I shall only be too happy to think you have been made this man's victim," he answered.

"What is the amount of the debt?" she asked, taking out her tablets.

"Nearly four thousand pounds."

She wrote it down in plain though delicate figures.

"What time do you row to-morrow?" was the next question.

"We ought to start at twelve."

"At twelve o'clock?"

"Yes. But without Murdock there can be no race. I don't know what we shall do. It is a devil of a mess."

"If Mr. Murdock reaches the White Lion by eleven o'clock, will he be in time?"

"Excellent time."

"And none the worse?"

"For what?"

"His breaking out to-night," Polly said.

"If he get's a good night's rest, and does not go drinking again," replied St. Bede.

"Sleep, I suppose, is also a necessity to you?"

"Why, yes, I ought to have my share."

"Will you accept a bed in my house?" said Formosa. "You can retire at once, and I will undertake to produce your friend Mr. Murdock at a quarter to eleven, and you can go on with him to Putney."

"You will do this?" cried St. Bede joyfully.

"I promise you."

He could see from the expression of Formosa's face that she was in earnest, and he thanked her for her offer.

"Stay here," she continued, "and a servant shall bring you a candle and show you your room."

Shaking hands with her, Lord St. Bede waited patiently until he was conducted by a pretty well-dressed maid-servant to his bedroom.

He thought it best to stay at Laurel Lodge, because if he returned to the Lion without Murdock he would be overwhelmed with questions; and he preferred waiting the issue of the adventure away from head-quarters.

Polly got rid of her guests as soon as she could; but it was past two before the last brougham had rolled away from the door, and she had gone, tired, wearied, and anxious, to her chamber.

Her maid had strict directions to call her at six o'clock; and after four hours of unrefreshing sleep, frequently broken by dreams, she rose from her couch, and hastily dressed herself.

Her jewel-case stood upon a chest of drawers.



Unlocking it, she collected all the diamonds and articles of jewelry she had worn the night before, and pushed them into the case, without stopping to arrange them in their proper places. Everything of value which she could find scattered about the floor she pressed into the case; and taking it up, descended with it to the breakfast-room, where a cup of chocolate and a slice of toast awaited her.

Ringing the bell, she said to the footman who replied to her summons: "James, I want to employ you confidentially this morning."

"Very happy, ma'am, to do anything to be of service to you," replied James.

Nor was this an empty declaration, for all her servants adored her.

"Call me a cab," she said, after reflecting a moment.

He retired; and when the cab was at the door, she gave him the jewel-case.

"Put this inside, ma'am?" he asked.

"If you please; and, James, you will accompany me."

James touched his hat, handed his mistress into the cab, and asked where the driver should go to. She gave him the address of a fashionable West-end jeweller, with whom she had had many transactions, and from whose shop many of the bracelets, rings, &c. she possessed had been purchased for her by her admirers.

It was only a little past seven when the cab

stopped at the door, and the footman rang the bell. The shutters were not removed, and no signs of life were apparent in the establishment.

A drowsy-looking domestic appeared, and, in answer to inquiries, said that Mr. Gideon was not up, but that she would call him if the business was of importance.

The reply being in the affirmative, she retired ; and after waiting half an hour in her cab, a message was brought to Formosa to the effect that Mr. Gideon would be glad to see Mrs. Millbank in the shop.

Mr. Gideon was not well pleased at being roused so early in the morning, as he had been out the night before ; but he fancied there was the prospect of "doing a deal ;" and being of the Hebrew persuasion, he would not have lost the opportunity for the world.

Pointing to the jewel-case, Polly said : "An unexpected emergency has arisen, Mr. Gideon, and I must have 4,000*l.* this morning in an hour's time. I have come to you for the money. There is my security."

"Bless me," exclaimed Mr. Gideon, putting on his spectacles. "Very pressing business indeed, 4,000*l.* in a hour ! Bless me ! Have you the key of this ?"

"It is unlocked."

Touching the lid, it went back, and Mr. Gideon, with the carefulness of an expert, went through the whole of the articles in the jewel-case, making notes and placing figures on a piece of paper as he went on.

After a lapse of quite twenty minutes, during

which time Polly sat immobile as a statue, he exclaimed: "Four thousand pounds is a large sum."

"I can have no haggling, Mr. Gideon," she said, "nor should you make any objection. You can have my note-of-hand as well, if you want it; the jewels are well worth the money as you know, and unless you come to terms at once, I shall have to go to some one else with whom I am acquainted, as I must have the money at once."

"I can give you a cheque, my dear lady," answered Mr. Gideon, who was perfectly satisfied with the value and nature of the security.

"So I should think," she said. "I could have got a cheque from some one else nearer home; what I want is the bullion."

"I never keep so large a sum in the house. Surely my cheque, *my* signature will satisfy any one; I am known to be sound, and worth money."

"I cannot tell whether your cheque will do in the particular quarter I want to place it."

"What quarter is that, my dear?"

"Shall I tell you everything?" she asked.

"Why not?" replied Mr. Gideon; "it is nothing to me. You come here for money, and I give it you. Your secrets are nothing to me. Tell me if you like, as I may be able to advise you for the best."

Polly told him everything.

When she had brought her recital to a close, Mr. Gideon said, "I know the party, my dear; a great rascal is Colonel Sketchley, and I am not on the best

terms with him. It is well you have come to me: Mr. Slowman, who has the power to let Mr. Murdock out of prison, is a friend of mine, and he will take my cheque at once. Leave the jewels with me, my dear; not that I doubt your word, but collateral security is always good; and now, while I put on my coat and hat, for I must go with you, just write on this stamped piece of paper: 'I promise to pay Mr. Giles Gideon, on demand, the sum of 4,500*l.*, for value received.' Sign your name at the bottom, that's it, my dear. I sha'n't press you."

The old Jew went away chuckling to himself at having made such a good bargain with Polly, who would have signed anything and everything to get the money, so anxious was she to prove to Bob that she was in no way implicated in the Colonel's plot.

Gideon knew that Mr. Slowman would not be at the office in Chancery-lane until ten; and as Polly had explained that the sooner Bob was at Putney the better, owing to the exigences of the race, he determined to go to Mr. Slowman's private residence in Bloomsbury, he being sufficiently well acquainted with him to take that step.

Slowman did not hesitate to accept Mr. Gideon's cheque, and at nine o'clock an order for release was made out, there being no detainers lodged against Bob.

"Now, my dear," said Gideon, "you can go to Breams-buildings, and let your bird out of the cage;

and when you bring me the 4,500*l.* you can have the jewels back, or perhaps we can come to terms for a part, as I should like to keep your name on the books."

Polly thanked him, and seeing him get into another cab, drove in her own to the sponging-house, where Bob was held in durance vile.

He had been sensible enough to go to sleep on his arrival, and had just roused himself, as fresh and hearty as a lark, though a good deal worried in mind, when the visit of Formosa was announced.

"Say I refuse to see the lady," he answered indignantly.

The attendant Catchpole went away with the message.

"Be good enough," replied Polly, when the message was delivered to her, "to say that I distinctly refuse to go away until I have seen Mr. Murdock, and that I claim it as a right which he as a gentleman ought to concede to me."

This determined Bob to see her.

Accordingly she was ushered into a plainly furnished room, and found him glaring out of a barred window, as sulky as a bear.

"Good-morning, Mr. Murdock," she exclaimed.

"Good-morning," he answered. "I must say though that I cannot see why you should not be content with putting me here. It is rather hard that you should insult me with your presence afterwards."

"I am not guilty," replied Polly earnestly. "Indeed, indeed, I am not. Sketchley has some villany in view; what it is I know not."

Bob smiled incredulously.

"Look here," she continued, producing the order for his release. "I have brought this for you, and even sacrificed my earrings to pay for it. Can you condemn me now?"

Murdock looked at the order for release, and then he looked at Formosa.

"How did you get this, may I ask?" he then said anxiously.

"By giving my jewelry to Gideon."

"Why did you do it?"

"O, Bob," she cried, throwing herself into his arms, "can you ask me why, when you know how I love you? St. Bede had no sooner told me what had happened than I determined you should not stay here. I knew how you had set your mind and your heart on winning this race. My only difficulty was getting the money in the time."

He pressed her in his arms, and kissing her affectionately, replied, "Polly, I believe now that you were over-reached by that scoundrel Sketchley, and that you knew nothing about his plot. You have behaved like a true friend to me, and I am very, very grateful."

"Tell me that again as we drive along, dear, and I shall be so pleased," she said.

"Have you a cab?"

"Yes, at the door ; waiting for us."

"Where is St. Bede ?"

"At my place. I thought it best that he should not go back just yet to Putney. It will look better for you to go together."

"So it will ; that is very thoughtful of you. Thank goodness, I am not much the worse for my incarceration, though it is the first time I have been locked up. I'm a bit of a philosopher, and went to sleep when I got here, thinking grizzling and growling of no use, and hoping that something would turn up."

Polly went down to the cab again, leaving Bob to "pay for his lodgings," as he expressed it, which he did so much to the satisfaction of the "Bums," that they were sorry to lose him.

"Hope to see you again, sir !" exclaimed one of the attendants.

"Do you ?" said Bob ; "I don't."

Polly and he drove off the best friends possible, and found St. Bede anxiously waiting for them at Laurel Lodge.

"Here's the lost sheep," said Polly, as they entered.

"Thank God for that !" fervently exclaimed St. Bede.

"Now for Putney," Bob said.

"Won't you stop to breakfast ?" asked Polly.

"No, thanks. I will try and see you after the race. You shall hear all about your private box ;

and all you have to do is to get ready for the race."

In five minutes the stroke of the Oxford eight and the coxswain were rattling along the Fulham-road as fast as a hansom could carry them.



## CHAPTER XXVI.

### THE RACE.

THAT great institution—national, we may call it—the Oxford and Cambridge Boat-race, as usual, had created the greatest excitement.

The Colonel backed Cambridge through thick and thin, feeling sure that the Oxford men would have to put in an indifferent stroke at the last moment, and so lose the race.

So certain was he that Bob Murdock could not escape from the toils with which he had environed him, that he did not send up to Chancery-lane to inquire about him, but drove down to Putney with Vampire Dick, and laid out his money most recklessly.

From an early hour in the morning, people began to pour into Putney by rail, river, and road, and gradually wended their way towards Mortlake. As time rolled on the stream of visitors continued to increase, until a densely packed mass was ranged on either side of the broad river. A number of steam-boats, which conveyed passengers there and back for five shillings each, were crowded. These were ranged at different parts of the course, the majority going

to Mortlake to enable those on board to witness the finish. The river literally swarmed with skiffs, wherries, and small craft of every possible description, including one of the new aquatic velocipedes, which went along at an immense pace, and created no small sensation. Flags of the gayest colours floated from all possible points, and the scene presented an almost indescribable picture of life and animation.

The Thames police had the course pretty well cleared shortly after eleven o'clock ; and at twelve the hour fixed for the race, everything promised a fair field and no favour, save that arising from the enthusiastic cheers of the partisans of the respective crews.

As the time for the start approached, the wildest enthusiasm prevailed. Odds of 6 to 4 and 7 to 4 on Oxford were current, and a large sum of money was invested at the price ; the north-country bookmakers taking most of the bets.

The Oxford crew were the first to take the water, at five minutes to twelve ; and they rowed into the middle of the river amid tremendous cheering. A few minutes later the Cambridge crew followed, receiving also an enthusiastic reception. Both crews appeared in excellent condition. The Cambridge, having won the toss, took the Middlesex shore.

The Colonel had driven to Barnes, and secured a good position by the side of the river, where he anxiously awaited the *dénouement*.

The start took place at 14 minutes past twelve by signal from the starter, and the Cambridge crew dashed off with the lead, rowing at forty-five strokes per minute, which they kept up nearly throughout. The Oxonians started at forty strokes; and although they were long and well pulled through the water, the Cambridge men drew fast to the front, so that by the time they had cleared the Duke's Head, and arrived at Simmons's boat-yard, they were one-third of a length ahead; this they increased as they lay up the reach, rowing splendidly, and even money was the betting. No odds were offered on the Cambridge crew, although they got more to the fore, until as they cleared the Point there was three-quarters of a length between them, the Cantabs making it into a length, and drawing clear at the dung-wharf; here a splendid spurt by the Oxford crew was answered by as magnificent a one from their opponents, who looked as if they meant business, although they were getting rather wild. In a few strokes the Cambridge steerer endeavoured to take the Oxford water, but a foul appearing imminent, they came away, and then the coxswain began a system of bad steerage, which was continued for two miles. Instead of shooting in for the dummy at Hammersmith-pier, the steerer held for the middle of the river, and, consequently, the Oxonians crept up at the Crab-tree, and at the Soap-works overlapped their opponents. The Cambridge passed under Hammersmith bridge half-a length ahead in 8 min. 30 sec., and a brilliant spurt once

more drew them clear, but gradually the Oxonians caught them, until at the bottom of Chiswick-eyot, where they nearly fouled, they were level, and then ensued a tremendous race for one hundred yards ; but the length of stroke told rapidly in favour of the Oxonians, who were half-a-length ahead at the middle of the Eyot, and at the top had drawn more than clear.

They increased their lead to Barnes, where the Colonel had his opera-glass intently fixed upon them.

“Oxford’s in front ” exclaimed Vampire Dick.

“The devil they are !” returned the Colonel, adding, “Yes, you’re right, they’re ahead.”

The Cambridge forty-five had by now come down to about forty-three a minute, Oxford still slog-ging away at forty, and keeping well in front of them. The two styles were never more marked than now: each boat had settled down, and the pace was very fast, Cambridge dead in recovering from the chest, then a long hurried sling forward, not the most correct of time, a steady draw of oars through the water, and blades rather deep buried ; Oxford rowing with the old characteristics — sharp off the chest, like a billiard-ball from a cushion, a relatively slow massive swing forward ; oars. even in height of feather, perfect in time, dropped into the water like hammers, and whipped through the water clean and light, covering no more than the blades.”

“I say,” cried the Colonel suddenly, “that can’t be Murdock rowing stroke.”

"It is though," replied Vampire Dick.

"He, he's locked up," stammered the Colonel.

"He's got out, you mean."

"Good God, if that is so, I'm ruined!" answered the Colonel, becoming deadly pale.

"There is no doubt of it: look at his splendid style! There is only one man in England who can row like that."

The Colonel turned to Vampire Dick, and said, "Have you got a Bradshaw?"

"Not about me. Why?"

"I want to know how the trains go to Liverpool. I shall take all my cash and convertible securities, and step it this very day. Will you come?"

"Like a bird: one country's as good as another to me."

The Colonel after this sank back in the trap, and was plunged in deep thought.

"It's a case; we're coopered," observed Ashley.

A groan was the Colonel's only response.

Just before reaching the Ship, a young man who was sculling a lady about in a gig rowed out suddenly from the Middlesex shore in front of the Oxford boat; so that, in order to avoid running into her, the Oxford coxswain was compelled to sheer his boat suddenly to the left, and, as it was, the bowside oars of the crew just missed hitting the gig. By this *contretemps*, Oxford lost at least a length, for by the time their boat was again straightened, the Cambridge eight had come up a little; but, not-

withstanding this, the former reached the Ship first, clever, if not easy, winners, by three lengths, of one of the most gallantly-contested races ever rowed between Putney and Mortlake, and one equally honourable to victors and vanquished. The time of the race was 22 min. 18 sec.

Directly after the race, the Cantabs paddled over towards the umpire's boat, and after shaking hands with their conquerors, went on board. The Oxonians paddled down towards Putney through the myriads of small boats, as though their frail barque could not possibly be upset.

Immediately it became known that Oxford had won, a scene of the wildest excitement took place amongst the immense mass of people who had congregated at Mortlake to witness the finish. Hats were thrown into the air, songs of jubilation were sung, and on every side enthusiasm of the most unbounded character was displayed. The narrow streets were blocked with vehicles and persons on foot, and it was with the utmost difficulty that any progress could be made. Several rather severe accidents occurred, in consequence of the reckless manner in which some persons persisted in driving. At the Mortlake, Barnes, and Putney railway-stations the pushing and crowding was most alarming, and it was very late at night before many of the passengers were able to get back to town.

Such is the epic of a boat-race. An evening paper, in its comments on the struggle, said: "A

more magnificent race, for the first two miles, it has never been our lot to witness, and we scarcely know to which side we ought to award the higher praise—to the winners, for their splendid exhibition of form, style, and patient endurance; or to the losers, for the indomitable pluck and unwavering resolution they displayed throughout the whole of this trying struggle. That the best crew won, and won fairly on its merits, we think there can be no two opinions; and it is equally certain that the victory was a triumph of good form and good style, over superior physical strength less scientifically applied. From the first, as our readers are well aware, we never anticipated any different result; but, at the same time, we must candidly confess that the really good fight the Cambridge men made of it took us completely by surprise. It was truly a magnificent race, and, though beaten, the losers have assuredly lost no laurels in the contest; on the contrary, they will have the satisfaction of feeling that their opponents found them ‘foemen worthy of their steel,’ and that they themselves have measured oars not ingloriously against one of the finest amateur crews that has been seen on the Thames for many a long year.”

## CHAPTER XXVII.

### A FATHER'S APPEAL.

THE day after the race, the Colonel and Vampire Dick were nowhere to be found. Great was the consternation amongst members of the sporting clubs, for the Colonel was a defaulter to the tune of a couple of hundred thousand. He had, as he said he would, "gone in for a big thing;" and as he did not "pull it off," he went to try his luck in America, taking with him his ready-money.

As may be imagined, Bob Murdock was more devoted than ever to Polly after her noble behaviour to him, and he thoroughly acquitted her of any participation in the nefarious designs of the infamous Sketchley. His father, who came to town unknown to him, made inquiries respecting the way in which he spent his time; and information was given him by an agent of a private detective whom he employed. The information was to this effect :

"Whatever time Mr. Murdock could spare from his duties at Oxford, he spent with Formosa."

Full of the virtuous indignation of an outraged



parent, Mr. Murdock determined to call upon Polly, and remonstrate with her upon her conduct. Having been furnished with her address, he paid her a visit in the afternoon, and sent in his name as Mr. Murdock. Had he given her his card, upon which was printed "The Rev. Henry Murdock, Plumpton Rectory," she would have declined to see him. This was not his reason for not doing so; he had left his card-case at his hotel. She did not keep him waiting long in the drawing-room, the magnificence of which astonished him, and his mental comment upon which was, "My poor son contributes to this lavish display"

Polly descended in a charming dishabille, prepared to throw herself into the arms of her "dear Bob." What was her surprise to behold the Rector of Plumpton!

The parson's surprise was equally great to recognise one of his parishioners in the fashionable leader of the *demi-monde*.

"Why, Mary—Mary Ditton!" he exclaimed; "can I believe my eyes?"

Polly recovered from her astonishment, and replied, in an easy though not familiar manner, "Pray, resume your seat, Mr. Murdock; I am very glad to see an old friend."

She wished him at the bottom of the sea.

Mr. Murdock sat down and exclaimed, "Thank you; I was a little bewildered at first at finding I did not need an introduction to a woman—I beg

your pardon, a lady—about whom everyone is talking !”

“Don’t apologise. I like plain English, Mr. Murdock,” said Polly, smiling.

“You shall have it, madam, presently. I have come here to speak my mind.”

“About what, may I venture to inquire ?”

“About my son, my poor misguided boy, madam.”

“Does he complain of the treatment he receives from me ?”

“No ; but I do.”

“O, that is a different matter altogether. I can only regard your interference in my affairs as an impertinence, Mr. Murdock,” Polly said.

“Will you deny me the right to look after his interests ?”

“He is old enough to take care of himself.”

“Not when he is in such hands as yours, and being plundered of every penny,” cried Mr. Murdock.

“That is strong language !”

“You asked for it, madam.”

“It is not true, Mr. Murdock,” Polly replied gravely and earnestly ; “at this moment your son is in my debt heavily.”

“My son in your debt ! Impossible that he would put himself under an obligation to a person of your description.”

“Mr. Murdock,” said Polly still more gravely, “if it is your intention to insult me in my own

house and behave in an ungentlemanly manner, I must beg your permission to go away, and leave you to follow my example at your pleasure."

"Pardon me. I—I was wrong," he answered.

"I must request that you will treat me as you would any other lady of—of your acquaintance."

"But—"

Polly rose.

"I have the honour to wish you good-morning, Mr. Murdock," she said, moving towards the door.

"Stay, madam, stay!" cried the parson, who saw that he was defeating the end he had in view by his violence.

"Will you promise to conduct yourself properly?"

"Yes, yes. Oblige me by sitting down."

"You forget," she continued, "that I am not now the poor girl whom you once insulted in the street because I became a Dissenter."

"I, I insulted you!" stammered the parson.

"Yes. You stopped me, and bid me tell my father that he had always been an irreclaimable blackguard, and you were not surprised at my joining the tin-kettle ranters. Nice language for a clergyman of the Church of England, Mr. Murdock. Conciliatory language, too, was it not, towards your parishioners? I have never forgotten or forgiven it."

"I may have said it, my child, in the heat of passion, though I have no recollection of the circumstance. Dissent was rife in the parish at the

time. I am hot occasionally, the Lord forgive me ! If it is as you say, I heartily entreat your pardon."

"That is frank and gentlemanly," answered Polly, "and I accept your apology. We are friends again now, and I will forget my grievance, which has rankled in my breast for years."

"Strange that it should be so."

"Not at all ; poor people have feelings. Now, hear what I have to say, Mr. Murdock. If it had not been for my wish for revenge—a very unchristian one, I admit—I should never have made a set at your son. I did it in order to hit at you through him."

"What an extraordinary woman !" ejaculated the Rev. Mr. Murdock.

"I confess I like the boy," she went on ; "but he is no catch. There are hundreds of better-bred, nicer, and more wealthy men in London, who would be at my feet to-morrow."

"Possibly you overrate your attractions."

"Do I ?"

She went to the table and showed him a card-basket ; it contained the names of dukes, earls, lords, captains, honourables, and, in fact, men of every grade in the service, rank in the peerage, and position in life.

He ran his eyes over them, still more bewildered.

"Well," he said, "I will say that the demoralisation of the present age is truly appalling."

"Never mind the present age. I want you to

believe what I say, that is all. Attend to me, please. I am now going to tell you how and why Robert Murdock owes me money."

In a few words she told him the history, as far as she knew and could understand it, of the Colonel's villany and plot.

"If it had not been for me—I don't want to boast," she concluded—"but if it had not been for my timely management and interference, your son would have been disgraced; he would not have rowed in the race, as his place must have been supplied by some other member of the Oxford University Boat-Club; and the papers getting hold of the story would have trumpeted it far and wide."

"Madam," said the parson with tears in his eyes, he being as ready to make amends as to condemn and give offence, "you have saved my son."

"And, having done that, I am satisfied," she replied.

"I thank you from the bottom of my heart," he continued; "and I have only to ask you to add to the obligation under which you have placed him."

"In what way?"

"Give him up. Let him pursue his studies, or, at all events, release him from the terrible incubus which a prolonged *liaison* with you must encumber him with."

"I am quite willing to do so. To tell you the truth, he rather bores me," answered Polly.

"You will? You promise me that?" cried Mr.

Murdock delightedly. "Really you are not so bad as I had pictured you."

"After the handsome apology you have given me, I no longer bear any enmity towards you; and I will, if you wish it, close my doors in future against your son."

"Do that, Madam, and—and I shall hold myself ever your debtor."

"Consider it done. I never break my word."

Mr. Murdock took up his hat and fumbled with his gloves. She held out her hand. He took it. Looking into her eyes earnestly, the old clergyman exclaimed,

"I am going to say something I daresay you will call an impertinence, but I could wish you would make me another promise. If you would but give up your way of life and return to your home!"

"Thank you. When I want a missionary to come and preach to me, I will send for you," she answered, adding quickly: "There is one thing, though, I must ask you not to do; and that is, to mention to any one at Plumpton the fact of your having seen me, as I may come back some day; and I should like my—my position at present to be kept a secret."

"You may rely upon me," exclaimed the parson, adding as he left the room, and speaking to himself: "There is shame; and where there is shame there may be reformation."

He went away vastly pleased with the result of

his interview, and satisfied that Polly would keep her word.

She did not form a very high estimate of him. He was churlish and passionate, and inclined to shut himself up in a temple of righteousness, and, looking out of the window, point the finger of scorn at her, and call to her "Fie, fie!"

However, she did not care for Bob. Hers was a passing fancy. She was essentially a creature of caprice, as most of her class are. Some one else had supplanted him in her affections, and this was the young Earl of Cathcart, who had just gone on the turf, and was "plunging" heavily. She had ruined Millbank, and was about to do her best to accomplish that desirable result for Cathcart.

## CHAPTER XXVIII.

### THE DEAD ON THE RIVER.

THE Earl of Cathcart's great friend was Surrey Harlowe, whom we have lost sight of for some time. The reason is this.

They were both rusticated for some absurd trick, such as setting a college-pump on fire, or something of that kind ; and they immediately went abroad together, sacrificing entirely their academical career. On his return Cathcart started a racing stud, and established Formosa.

They had promised to take Polly to Richmond to dine one fine day—at least Cathcart had—and Harlowe contrived to be invited also.

Polly disliked Harlowe. He was her aversion ; and she often hinted as much to Cathcart, who, on the contrary, liked him. Harlowe, to some extent, toadied him, but then he borrowed money in return for his obsequiousness ; so what did it matter to him ?

When Polly got Cathcart alone in the drawing-room—Harlowe minding the horses outside—she said,



in a tone of displeasure, "I wish you would sometimes leave that man behind you."

"He is so useful," answered the Earl.

"To me he is repulsive."

"O, there is no harm in him."

A servant brought in a letter.

"For me?" asked Polly

"Yes, ma'am. The gentleman who has called every day this week. and whom you would not see, brought it himself."

"May I open it, Polly?" asked the Earl.

"Yes, do."

"It is from an old admirer, of course?"

"Not from a new one, dear," she answered, smiling.

The Earl of Cathcart opened the letter, which was from Robert Murdock, in which he complained of being badly treated, and said that he did not expect she would ever refuse to see him after the terms of intimacy they had been on. He added that he had paid the money she lent him into her banker's, and, if there was to be an end to everything between them, he would like to know the reason why.

"Let me answer it. will you?" said Cathcart.

"Don't have a row."

"Not I. I hate dins as much as you do."

Taking a pen, he wrote across the letter, "Not at home." "There," he said, "he will see that is a man's writing, and he won't bother you any more. You can tell me all about him as we drive along."

"It is quite a romance," replied Polly.

"Give that to the gentleman," said the Earl to the servant, "and say your mistress sent it with her compliments."

The servant bowed, and gave the letter to Bob, who saw the insult and the mode of dismissal in a moment. Crushing it in his hand, and pulling his hat over his brow, he went away furious.

This was his *congé*.

"Come along," said the Earl, when he had watched Murdock's departure from the door, "Harlowe is coming back after giving the horses a breather up the road."

They drove to Richmond, and during the drive Formosa entertained her new lord, but not her master, with an account of her connection with Robert Murdock, and how she had just saved him on the day of the boat-race.

"By Jove ! by the skin of his teeth !" exclaimed the Earl.

"It was a narrow escape."

"He ought to be indebted to you."

"I am afraid my cutting him will break his heart," she answered.

"And is this all for me ? Do you cut everyone for me ?" asked the Earl, putting his arm round her waist, and holding the reins with one hand.

"Can you doubt it ?" she answered.

"You are indeed a darling, and grow more precious to me every day," he said.

She looked in his face lovingly, and returned his

amorous pressure ; the dry matter of fact being, that she did not care twopence about him.

After dinner at Richmond,—they went to the Castle; the Star and Garter, Polly said, being spoilt utterly by its improvements,—she wanted to go on the water.

Of course, her request was at once complied with.

“I am not a rowing man,” said the Earl; “and if I were, I should not care about blistering my hands. Will you scull, Harlowe?”

“No, thanks ; get a man.”

So they hired a boat and a man to pull them about on the water for an hour. The tide was coming up rapidly.

They went up Twickenham way, and Polly enjoyed the fresh air very much. It was an unusually hot day, and there was not much air stirring anywhere else.

But an occurrence was destined to mar the harmony of the day.

When they were nearly opposite the splendid lawn of the Duke d'Aumale's place, something being borne along by the tide arrested Polly's attention.

“Good gracious ! what is that ?” she said.

The man who was rowing rested on his oars until the dark object came up with them.

It was the body of a man, and the white up-turned face, upon which the sun descended, seemed to cry aloud to heaven for mercy or for vengeance.

“A dead body, by Jove !” cried the Earl of Cathcart, turning away with disgust.

"Plenty of them come up with the tide sometimes, sir," said the boatman.

Polly's eyes were riveted upon the corpse.

She knew the distorted features. She recognised the man with conflicting emotion, for he was no other than Isaac Poole, her husband.

She had supposed him to be drowned, and he had as it were come to life again. Now there could be no doubt about it.

At first she felt sick and ill. Then a feeling of exultation came over her, and after that she was seized with a fit of Christian charity rather remarkable for its rarity.

"Boatman," she exclaimed, "do what you can to secure the body to the boat; and if you will see that it has decent burial, and all that, I will pay all expenses, and give you ten pounds for your trouble."

"O, the parish will do that!" exclaimed Harlowe.

"Never mind, let Polly have her way," said the Earl. "The feeling is a good one, and does her credit."

"If one of the gentlemen will take the sculls, I'll hold on to the body with the boathook," said the boatman.

"Land us somewhere, and then you can do what you like," Polly observed.

Her self-possession throughout was admirable, and though pale, she did not betray what was passing in her mind.

Harlowe did not suspect that she was more than

ordinarily interested in the senseless clay, and he was a quick observer.

The boatman marked the course the body was taking, and pulling quickly to land, left his passengers while he went back to look after a more ghastly freight.

## CHAPTER XXIX.

### A FAIR PENITENT.

AN inquest was held on the body, and it was given in evidence that the deceased had come up from London by a river-boat to Kew to have a day's pleasure, and that he had stayed at a public-house for a week, during the whole of which time he was more or less intoxicated.

On the day upon which he met with his death, he walked down the tavern-garden, which looked upon the river, and as he was not seen afterwards, it was supposed that he lost his balance, fell in, and was too far gone in liquor to make any effort to save himself.

So Isaac Poole was buried by the bounty of his wife, who did not scruple to give him a few pounds at his death, though she would not have given him of her own free-will a shilling to save his life while living.

In the autumn Polly went to the sea-side, and did not see much of Cathcart, as he had gone to Norway in his yacht, she declining to accompany him on his expedition.

The sea-side resort she had chosen was one noted for its ritualist and high-church population.

Oddly enough she met Septimus May here. She had not taken any notice of the unhappy Septimus since he wrote her the extraordinary letter which Robert Murdock read with so much merriment; but he had thought a great deal of his fair penitent, hoping that her health would soon be restored, and that when she came back he might have the felicity of seeing her again.

They met in church.

Polly went to church because it was fashionable, and she thought it the proper thing to do: May went there from conviction.

He was by himself, and staying in lodgings in the town, where he knew nobody. His reason for selecting Vestmentville, as we will call it, was that he wanted to read in some quiet place, and he thought the religion of the town would suit him.

He followed Polly out of the church, and spoke to her in the street.

She affected to be delighted to meet him, and he believed her. Of course she had to tell him a few stories to account for the cavalier treatment he had received at her hands; but he was easily deceived, and readily credited all she told him.

"Have you quite forgotten the subject of my letter?" he said.

"Are you still in the same mind?" she asked.

"Am I?"

"Yes. I must not commit myself before I know your sentiments, and your real ones, Mr. May."

"I assure you," he answered, "that I have thought much and deeply of you."

"With the same affection?"

"Precisely."

"Do you not think you will be taking a foolish step if you marry me, Mr. May?" she went on.

"I do not," he answered. "You have seen the gay world, and you tell me you are tired of it. I should try to associate you with me in religious works, and make you my co-helper in the vineyard."

In this sort of conversation they passed an hour, when Polly went to her lodgings, and promised to meet Mr. May again on the following morning at the church, where there was an early service commencing at eight o'clock.

For some weeks this intimacy, thus accidentally renewed, went on; and Polly began to have a genuine liking for the society of this simple-minded but true-hearted and well-read young man.

She confided to him the fact that she was then living under the protection of the Earl of Cathcart, and he told her that she was living in splendid infamy.

"Until you met me, and my heart was providentially turned towards you," he said, "there was an excuse for you; but if you will not listen to me, and quit your mode of life, you are guilty of deadly sin."

This sort of thing continually dinned into any woman's ears is calculated to make an impression on



her. She found, on inquiry, that Septimus May was not badly off, and reflected that she might never have such a chance again. She had seen the world, and well knew its hollowness.

In fact, she had enjoyed just enough gaiety to enable her to settle down to a quiet and uneventful life without murmuring and longing for the delights of the capital.

After a time, too, she began to be religious, and a revival took place in her heart, chiefly owing to the ministrations of Septimus May. She regarded her past life with a sort of pious horror, and acquired a distaste for dissipation ; and she felt a strong disinclination ever to go back to it, and, after long and mature deliberation, decided upon accepting Septimus May's offer.

She told him who and what her parents were, but he made light of that ; and they agreed to go to Plumpton and visit them after they were married.

The union was solemnised privately at Vestmentville-on-sea, and Polly found herself a wife.

Lord Cathcart received a letter in Norway, informing him of what she had done, and he called her a little fool. Harlowe, who was with him, was incredulous.

"If it is true," he said, "it's the smartest thing she's done yet. That's a devilish clever woman, Cathcart ; she's a second Laura Bell."

\* \* \* \* \*

On the very day when Polly, animated by her

new accession of filial duty, took her husband to Plumpton, there was to be a grand marriage there.

She learnt this after the hugging and kissing bestowed upon her by her mother was over, and a conversation had taken place upon family matters.

Mr. May had been unreservedly informed of everything connected with her past life by Polly, so that he was not shocked to hear of her first husband, or to find her father an illiterate as well as a drunken brute.

Here was fresh ground for his converting power.

"Whose marriage is it, mother?" asked Polly at length.

"The parson's son. Young Mr. Murdock," replied Mrs. Ditton.

"With whom?"

"Miss Amy Patteson, to be sure, my dear."

One pang, one little transitory pain shot through Polly's heart as she heard this and thought of the past; but it was soon over, and she looked up lovingly in her husband's face and said, "May they be as happy as we are, dear darling!"

"And as we always shall be, let us hope," he replied.

In the afternoon they walked down the village street, and by accident met Bob.

"Hallo!" he exclaimed with a start. "Formosa!"

"No, sir," exclaimed May, stepping forward.

"This lady is Mrs. Septimus May, and my wife."

"I beg the lady's pardon," Bob replied, with a sly glance at her, "and congratulate her most heartily."

Then he lifted his hat, and passed on.

Later in the afternoon, when he had related the incident to his father, he said, "I could not, under any circumstances, invite her to visit us, you know."

"Certainly not, my boy," replied the parson. "We must all rejoice that she has changed her mode of life; but we cannot receive her."

Such is the charity of the world even among the best of us.

However, Formosa was happy in her husband's love and in the occupations of her new life, which made her independent of a society she had long been caressed by, and of which she was once both the secret envy and admiration—a society still affecting to treat her with an affectation of superiority, to which she replied with a quiet indifference and a supreme disdain.

**THE END.**





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